

PUBLIC EXHIBITS VOLUME II

APPLICATION

to the

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

for Prior Approval for

THE PNC FINANCIAL SERVICES GROUP, INC.

to Acquire

BBVA USA BANCSHARES, INC.

and

BBVA USA

and for

PNC Bancorp, Inc.

to Acquire

BBVA USA

pursuant to

Section 3 of the Bank Holding Company Act

and

Section 225.15 of Regulation Y

December 29, 2020

PUBLIC EXHIBITS VOLUME II

THE PNC FINANCIAL SERVICES GROUP, INC.

DECEMBER 29, 2020

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PNC/PNC Bank Fair Lending and Consumer Compliance Program Overview

PNC Fair Lending and Consumer Compliance Program Overview

PNC's Compliance Management System ("CMS") provides the foundation for PNC's compliance risk management program, including its consumer compliance risk management program ("Consumer Compliance Program"), and leverages both the Enterprise Risk Management Framework and the Operational Risk Management (the "ORM") Framework. Leveraging these frameworks, PNC seeks to identify, independently assess, monitor and report compliance risk across the enterprise. Laws and regulations that govern the rights of PNC's consumer customers, including those designed to ensure that customers are treated fairly, such as the Equal Credit Opportunity Act ("ECOA"), the Fair Housing Act ("FHA"), and the Unfair, Deceptive, or Abusive Acts or Practices ("UDAAP") provisions of the Federal Trade Commission Act and the Dodd-Frank Act. Through regular reporting to senior management and PNC's Board, PNC provides an assessment of its compliance risk management effectiveness, including updates regarding any identified weaknesses in business operations and the steps that PNC is taking to mitigate associated compliance risk; emerging areas of compliance risk, including relevant industry-wide events (such as enforcement actions); and significant compliance-related initiatives (such as efforts to implement processes designed to meet recently adopted laws and regulations).

The central pillars of PNC's Consumer Compliance Program are summarized below:

1. Compliance Risk Identification

The keystone of PNC's ORM Framework and compliance program is the Risk and Control Self-Assessment (the "RCSA"). The Regulatory Library is the basis of the Compliance Risk domain in the RCSA framework and includes an inventory of laws, rules, and regulations applicable to PNC's business operations as well as standardized risks resulting from non-compliance with those with laws, rules and regulations ("Compliance Risk Events"). Enterprise Compliance, with assistance from Legal, maintains the Regulatory Library and provides PNC's lines of business, the first line of defense (the "1LOD"), with standardized Compliance Risk Events for inclusion in the business unit's RCSA. Each PNC 1LOD business operation, in conjunction with their compliance and risk partners, identifies the regulation and corresponding Compliance Risk Events for inclusion in the RCSA. Additionally, these Compliance Risk Events are tied to the corresponding product and business processes that implicate them. Enterprise Compliance and Legal share responsibility for modifying the Regulatory Library and associated Compliance Risk Events when changes to laws, rules or regulation occur or when guidance is issued that impacts PNC's business operations (collectively "Regulatory Change Events").

The Regulatory Change Program sets the framework and governance for how PNC effectuates changes to its policies, procedures and controls resulting from Regulatory Change Events. The Regulatory Change Program is governed by the Regulatory Change Leadership Group that is comprised of the General Counsel, Senior Deputy General Counsel, Chief Compliance Officer, the Chief BSA/AML Officer, the Director of Regulatory Policy and the Director of Regulatory Change, or their designated representative(s).

PNC has adopted compliance policies that provide additional, specific guidance to PNC's ILOD teams regarding the steps that PNC employees are required to take in order to satisfy its most impactful consumer regulatory compliance obligations. With that goal in mind, PNC has published policies that govern how PNC meets its obligations under the Fair Lending laws (*i.e.*, ECOA and the FHA), UDAAP standards, the Servicemembers Civil Relief Act, the Flood Disaster Protection Act, and the state and federal laws designed to protect the privacy interests of PNC's customers. To the same end, PNC also provides compliance specific training to relevant employees, including training on significant consumer compliance risks, such as each of the risks covered by the policies listed above.

2. Compliance Risk Assessment

Working closely with subject matter experts and functional risk areas, each ILOD works to inventory applicable Compliance Risk Events and to ensure that controls exist to mitigate the attributable risk(s). The performance of each compliance control is periodically assessed through scheduled validation activities to ensure that they are working, as designed. Where the control is deemed ineffective or the control environment is deemed insufficient, existing controls are enhanced or new controls are developed. Enterprise Compliance reviews RCSA results and provides credible challenge to corresponding conclusions.

Additionally, Enterprise Compliance monitors the performance of compliance controls, risk appetite metrics and key risk indicators, and conducts or directs independent testing to inform its own independent assessment of attributable compliance risks ("ICRA"). The ICRA includes an assessment of inherent compliance risk attributable to ILOD business operations, quality of ILOD compliance risk management programs, and resulting residual compliance risk exposure. Results of the ICRA are reported annually to the Compliance, Fiduciary and Anti-Money Laundering Risk Committee (the "CFAMLRC") and the Compliance Subcommittee of the Board of Directors (the "Board"). The results of the ICRA are also used to develop an annual compliance monitoring and testing plan (the "Compliance Testing Plan") that is executed by Enterprise Compliance staff or directed by Enterprise Compliance staff and performed by specialized resources within IRM Compliance Testing.

3. Compliance Monitoring and Testing

PNC supplements its preventative compliance risk management processes with risk-based monitoring and testing designed to detect practices that are not identified and mitigated effectively through its preventative risk management routines. Enterprise Compliance completes monitoring activities on a routine basis or through targeted reviews. Monitoring activities may include, but are not limited to, control performance monitoring, policy or procedure review, complaints review and analysis, and targeted Compliance Risk reviews. The Fair Lending Monitoring Program, and any subsequent modification thereto, is approved by the CFAMLRC. With regard to Fair Lending requirements, in particular, PNC's Fair Lending Monitoring Program includes analyses designed to identify issues for further investigation and possible remediation in instances where there are statistically significant differences between the lending outcomes for customers who are and are not members of a protected class.

The Enterprise Compliance Fair Banking Compliance Group develops and executes the Fair Lending Monitoring Program on an enterprise-wide basis. The Fair Lending Monitoring Program is informed by fair lending risk assessments, regulatory guidance, industry best practices, examination experience and fair lending enforcement actions across the industry. Additionally, the Fair Lending Monitoring Program is planned annually, working closely with the Legal Department and outside counsel, and approved by the Fair Banking Compliance Director. The fair lending monitoring process is designed to be risk-based, scalable and adaptable. The activities cover most PNC asset classes and the full product life cycle. A variety of monitoring techniques are used, including: loan file and customer complaint reviews, as well as data analytics, including linear and logistic regression analysis, spatial analyses (maps), peer data benchmarking and race, gender and ethnicity proxy estimation on products for which monitoring data are not available.

Identifying and mitigating fair lending risk is the key objective of the Fair Lending Monitoring Program. Any potential fair lending incidents, risks or issues identified through the Fair Lending Monitoring Program or by program staff are reviewed by the Fair Lending Program Manager with the Fair Banking Compliance Director and the Legal Department and managed under the direction of the Legal Department. PNC's preventative and detective risk management routines are necessarily designed to identify operational weaknesses that create compliance risk. When PNC identifies a gap in its processes that creates unacceptable compliance risk, either through the RCSA control validation process or through the execution of its Compliance Testing Plan, PNC documents the identified weakness by opening an issue within PNC's Archer eGRC System. Appropriate subject matter experts, including compliance personnel in Enterprise Compliance, monitor the steps taken to address the process weakness identified through the issue. Where an issue results in a negative financial impact to a consumer customer, the issues management process is used to ensure that the customer receives appropriate restitution. Progress in addressing issues is tracked formally in Archer and is subject to regular reporting to senior management and, for the most serious issues, to the Board. PNC's prudential regulators have access to Archer and, thus, have the opportunity to discuss any issues with PNC management on a regular basis.

PNC Internal Audit, the third line of defense, includes a Compliance audit team (the "Compliance Audit Team"), which is led by a dedicated Assistant General Auditor who is responsible for ensuring sufficient audit coverage, including control testing over fair lending, consumer regulations, and all other required laws and regulations. The Compliance Audit Team audits the Enterprise Compliance framework, governance and oversight, and independently tests controls within the lines of business. Additionally, the Compliance Audit Team leads an annual risk assessment of laws and regulations to set the audit coverage plan for the following year. Fair lending compliance audit work is performed on a risk-based cycle across relevant lines of business. Other important consumer regulations are audited by the Compliance Audit Team within line of business audits where the related operational processes or products are reviewed.

4. Compliance Reporting

PNC provides regular reporting to senior management and the Board regarding compliance risk. This reporting is designed to ensure that senior management and the Board are aware of, and thus well-positioned to oversee, important compliance risk-related activities. Accordingly, PNC's compliance risk reporting focuses on matters such as identified weaknesses in PNC's compliance impacted business processes, and the steps that PNC is taking to mitigate those issues; process changes being implemented to meet new regulatory requirements; analyses of significant new business initiatives for compliance risk and associated risk mitigation activities; and efforts taken to review process in order to confirm that PNC is meeting regulatory expectations as communicated through recent regulatory enforcement actions across the industry.

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BBVA USA Fair Lending and Consumer Compliance Program Overview

Overview of BBVA USA Fair Lending and Consumer Compliance Program

BBVA, S.A. (“BBVA Group”) operates in the U.S. (“BBVA US Operations”) under the governance and oversight of the board of directors of BBVA USA Bancshares, Inc. (“BBVA Bancshares”). BBVA US Operations encompasses BBVA Bancshares and its subsidiaries, including BBVA USA (the “Bank”) and its operating subsidiaries, such as Simple, BBVA Wealth Solutions (“BWS”), BBVA Insurance Agency (“BIA”) and the technology companies (*e.g.*, Open Platform and Azlo); BBVA Securities, Inc. (“BSI”); and BBVA Transfer Holdings, Inc. (“BTS”).

Compliance oversight for consumer protection regulation and fair lending at the Bank is provided by the compliance function at BBVA Bancshares and directed by the BBVA Bancshares board of directors (the “BBVA US Compliance”) to supervise the Bank with independence and objectivity, identify and assess potential regulatory risk, advise and train business and support units on applicable regulatory compliance requirements, assist production and operations units with the development of compliance programs and policies, and test and monitor material compliance matters across the Bank (the “Compliance Program”).

The BBVA US Compliance function is made up of multiple functional areas, which all operate with independence from the lines of business.

Chief Compliance Officer (“CCO”)

The Compliance Program is led by the Bank’s CCO who reports to the US Country Manager, Chief Executive Officer (the “CEO”) and President of the Bank, and functionally to the Head of Global Compliance for BBVA Group. This compliance model provides direct and immediate lines of communication and oversight between BBVA US Operations and BBVA Group on compliance matters. In addition, this structure supports appropriate independence of the Compliance function from the lines of business and helps ensure the objectivity needed to render proper advice and avoid conflicts of interest. The CCO is responsible for the continuous implementation, administration, and enhancement of the Compliance Program. The CCO is assisted in this effort by a Senior Leadership Team (“SLT”).

Customer Compliance Director

The Customer Compliance Director exists to promote compliance with the letter and spirit of applicable federal laws and regulations, and to advance the business strategy and activities in a fair and transparent manner for consumer and commercial products and services offered to entities’ customers, as described in the Customer Compliance program. The Customer Compliance function uses a multi-faceted approach to achieve these objectives. This is accomplished through a process of identifying, assessing, controlling, measuring, monitoring and reporting compliance risks across the Bank.

Customer Compliance includes the following functional areas based on roles and responsibilities:

- Lending Compliance;
- Deposit Compliance;
- Fair and Responsible Banking; and
- Complaint Management.

The business areas within scope include, but are not limited to:

- Consumer Loans (non-real estate lending);
- Mortgage/Home Equity (real estate lending);
- Consumer Finance (non-real estate lending);
- Credit Card/Unsecured Lending (non-real estate lending);
- Consumer, Small Business, and Commercial Deposits;
- Retail Branch Network;
- Customer Service;
- Wealth & Asset Management;
- Indirect Auto (non-real estate lending);
- Small Business and Commercial Loans (non-real estate lending); and
- Treasury Management.

Fair and Responsible Banking, which is a part of the Customer Compliance function, has responsibility for compliance oversight of the Fair and Responsible Banking Program, including providing advice and regulatory compliance oversight and support to the first line of defense to ensure full compliance with fair banking laws and regulations. Additionally, the Fair Lending Manager identifies, assesses, monitors and reports consumer regulatory compliance risks related to fair banking, specifically fair lending laws and unfair, deceptive or abusive acts or practices (“UDAP” and “UDAAP”) guidance, laws and regulations, and oversees the review and reporting on fair lending data analysis conducted by the Fair Lending Analytics team.

Compliance Model & Assurance

The Compliance Model and Assurance function, maintains methodologies and standards to support the Bank’s Compliance Program through risk assessment, testing, monitoring, issue management and risk appetite. The Compliance Model and Assurance function also manages the Compliance Documentation Change Management Process, as well as the coordination and facilitation of the Bank’s Compliance Risk Oversight Committee (“C-ROC”).

Compliance Execution

The Compliance Execution function performs the business as usual processes in support of the Compliance Program and Compliance Directors. This includes, managing firm wide compliance training, providing MIS and reporting for the Compliance Program, including preparing and filing the HMDA and Small Business/Small Farm LARs, performing analytics to support the Fair and Responsible Banking program and CRA commitments, facilitating the

compliance risk assessments, providing regulatory guidance to the lines of business and support areas, and administering complaints and whistleblower cases.

The Fair Lending Analytics team, which is part of the Compliance Execution function, is comprised of statisticians experienced in fair lending analyses, statistical analysts, programmers, and modelers. This team maintains an annual fair lending review schedule, discussed below. Results of reviews are presented to executive management and material issues are escalated and reported to the C-ROC, the Bank's U.S. Operations Committee and the Audit and Compliance Committee of the Bank's board of directors.

Compliance Training

Firm-wide compliance training of both employees and board members is an important part of managing compliance risk. To that end, annual compliance training is designed to assure appropriate board, management, and employee knowledge and awareness of relevant regulations applicable to the roles and responsibilities. The annual compliance training plan consists of:

- General compliance training (also referred to as mandatory or critical) is assigned to all employees and identified third-party contractors and covers:
 - Privacy;
 - BSA, AML and OFAC;
 - UDAAP;
 - Self-Discovered Compliance Issues;
 - The Bank's Code of Conduct Training; and
 - Community Reinvestment Act.
- Job-specific compliance training is assigned to employees and identified third-party contractors for job specific tasks or functions. This training is assigned based on a collaborative effort between the first line of defense and Compliance where the first line of defense defines the tasks or functions that their employees perform, and Compliance identifies and assigns regulatory-related required training based on those functions.
- Ad hoc process-specific training is delivered by the first line of defense and Talent & Culture function to ensure employees receive training necessary to complete specific functions related to their role. Compliance reviews training content to ensure regulatory requirements are adequately covered. Examples include new hire training for the Branch Network and training related to new products or services.

Further, a Fair & Responsible Banking Forum was established to provide program results, industry and regulatory environment updates, and targeted training to attendees from various lines of defense, including Management Committee members. The forums are held quarterly and as needed.

Compliance Risk Assessments

Annually, a compliance risk assessment is completed, which documents the firm-wide compliance profile, aids in the identification of existing and emerging compliance risks, and provides a comprehensive view of compliance risks and controls associated with BBVA US Operations. The risk assessment is facilitated by the use of a Governance, Risk Management, and Compliance (“GRC”) tool. The GRC tool calculates a resulting residual risk rating based on the inherent risk rating and control environment rating. A five-tier scale of low, low-moderate, moderate, high, and critical is used for the risk rating. The residual risk rating band is used to determine where the compliance monitoring, compliance testing, and issue management resources and efforts should be focused. The completed risk assessment and the resulting compliance risk issues are leveraged as a source to determine the annual Compliance Testing and Monitoring Plans. With respect to fair lending, enhancements were made to the fair lending risk assessment process to effectively identify and document fair lending risks associated with pricing and underwriting.

Compliance Testing

The Compliance Testing scope consists of laws, rules, regulations and published regulatory guidance governing those business activities and processes conducted by the Bank. The residual risk ratings derived from the risk assessments are the primary driver for the frequency, or cycle, in which a review will be conducted and ensures that an appropriate focus is placed on regulatory requirements and associated processes based on their assessed level of risk. Other drivers include, but are not limited to, changes in the regulatory environment, new/changes to existing products and services, Internal Audit and regulatory exam results, and major system changes. The Compliance Testing Plan (the “Plan”) is presented to C-ROC and the ACC for review and comment on a periodic basis. The Plan is updated during the year, as needed, according to changes in the risk environment. The Plan year typically begins on February 1 of each year and ends on January 31 of the following year.

Compliance Monitoring

The Compliance Monitoring program employs a risk-based approach in order to identify, document, track and report on monitoring activities that mitigate compliance risk and help ensure compliance with applicable laws, rules and regulations. With respect to fair lending monitoring, the following enhancements were implemented:

- Established annual and quarterly schedules and incorporated newly established threshold values to quantify levels of potential fair lending risks (*e.g.*, High, Medium, and Low), which will be reviewed annually to determine if adjustments are needed based on testing results; and
- Expanded quarterly monitoring and annual analyses to include Indirect Auto, Express Personal Loan and Small Business underwriting and pricing exceptions

Escalation and Reporting

US Compliance reporting is conducted through ongoing meetings and information received from various BBVA US entities, functional areas, and management. This information may be communicated through ad-hoc discussions, periodic meetings, or formal reporting. The CCO and the SLT regularly report material compliance matters to executive management and the Board or ACC. In addition to formalized reporting, the CCO has direct access to the US Country Manager and the Bank's CEO, all levels of executive management of the various BBVA US entities, and the ACC chairman at any time and for any purpose that the CCO deems necessary. Further, the CCO is a member of the Management Committee and voting member of the US Operations Committee.

Customer Compliance maintains a monthly Risk & Activity Report with material compliance matters related to consumer compliance, including self-discovered issues, monitoring, testing, complaint reviews and audit findings. Additionally, these issues are reported in the quarterly C-ROC meetings. An annual Customer Compliance & Fair Lending update is also provided to the ACC, along with an annual review and approval of the Fair & Responsible Banking Policy.

Fair Lending

The Bank's commitment to fair and responsible banking principals is demonstrated through various monitoring and auditing programs, in employee accountability and throughout the Bank's structure and organization. To that end, the Bank periodically conducts risk-based reviews of all relevant policies, procedures, models, pricing strategies, marketing, product specific promotional campaigns and training materials to ensure that the Bank's internal controls and employee training programs are current, appropriate and adequate. These risk-based reviews are conducted by the three lines of defense.

The annual or semi-annual fair lending analyses that involve statistical analysis or regression models are:

- Mortgage & Home Equity Lines of Credit (HELOC)
 - Annual Underwriting & Pricing Analysis (model)
 - Three-year Redlining Analysis (non-model)
- Indirect Auto
 - Annual Manual Decision Underwriting Analysis (model)
 - Semi-annual Dealer Level Monitoring (non-model)
 - Annual Portfolio Level Dealer Mark-up (performed by a third party annually using a model)
- Small Business
 - Annual Market Penetration Analysis (non-model)
 - Annual Underwriting & Pricing Analysis (performed by a third party using a model)

- Credit Card
 - Annual Underwriting Analysis (model)
 - Annual Pricing Analysis (non-model)

Additionally, quarterly monitoring for the following areas is conducted to provide timely evaluation of potential fair lending risks without the use of regression models. Reporting thresholds are established to quantify potential fair lending risk into three (3) levels (High, Medium and Low).

- Mortgage and HELOC
 - HMDA Outcome Monitoring – Monitors the denial rate, withdrawal rate, and incomplete rate by race, gender, and age groups
 - Mortgage & HELOC Underwriting Exception Monitoring – Monitors the mortgage and equity underwriting exception rate overall, and compares the exception rate among race, gender, and age groups
 - Mortgage Pricing Exception Monitoring – Compares the exception rate among race, gender and age groups
 - Mortgage and HELOC Redlining Monitoring and Mapping – Compares HMDA production in majority-minority census tracts (“MMCTs”) for identified top CRA assessment areas (“AAs”) to the peer data
- Small Business
 - Small Business Underwriting and Pricing Exceptions
 - Small Business Market Penetration – Monitors CRA reportable loan distribution in MMCT for identified AAs from the annual analysis
- Credit Card Manual Decision Monitoring – Monitors manual decision results by race (proxied), gender (proxied), and age
- Express Personal Loan (consumer unsecured) Underwriting and Pricing Exception Monitoring – Monitors the underwriting and pricing exception rates, and compares the exception rate among race (proxied), gender (proxied) and age groups
- Indirect Auto Underwriting and Pricing Exception Monitoring – Monitors the underwriting and pricing exception rates, and compares the exception rates among race (proxied), gender (proxied) and age groups

All the fair lending regression models (the analysis projects using regression models) are under the Bank's model governance framework, which is subject to model validation or review by the Bank's Model Validation Team.

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Overview of PNC Environmental, Social Responsibility and Governance Practices

MOMENTS THAT MATTER
AN UPDATE ON OUR CORPORATE SOCIAL
RESPONSIBILITY COMMITMENTS

TO OUR STAKEHOLDERS:

To say that 2020 has been challenging would be an understatement. We are living in a truly extraordinary time and experiencing an unprecedented level of change — for our world, for our country and for our company. But as I have shared with our employees, it's in moments like this that we must move forward, focused on making the next right decision and fulfilling our obligations to each other, our customers, our communities and our shareholders.

Now more than ever, I'm grateful to lead a company that is built on a foundation of strong values and that is committed to looking out for the best interests of our key stakeholders. Because of these values and our focus on supporting the unique needs of each of our constituents, we're navigating this extraordinary time from a position of strength.

In this moment, as we find ourselves at the convergence of a global health crisis, economic decline and one of the most significant civil rights movements of our time, we have an opportunity. We have an opportunity to respond in a way that helps drive meaningful and sustainable change for those who need it the most. Not only

will we weather this storm, but we will come out even stronger and more resilient.

This moment matters. Our response matters. And I am stubbornly committed to making sure PNC gets it right.

In light of the current environment, we made the difficult decision to forgo publishing our full 2019 CSR Report, choosing instead to focus on our evolving response to both the COVID-19 pandemic and its economic impacts, as well as efforts underway to end systemic racism and empower Black Americans and low- and moderate-income communities.

That's not to say we've lost sight of the many ongoing issues that we have monitored and reported on over time. Those issues remain a priority. Managing climate risk, enabling sustainable finance, lending responsibly and supporting quality early childhood education — among other matters — are critical pieces of our commitments to our employees, customers, shareholders and communities. But as we react in real time to further strengthen our business and our company in the face of these unprecedented challenges, it's important for me to use this opportunity to share with you some of the steps we are taking to become ever more responsive to our stakeholders' most pressing concerns.

Our Commitment to Racial Justice

It is abundantly clear that our country has been unable to effectively address racism in its various forms, including discrimination, bigotry, unconscious bias, economic and health disparities, and violence. For this reason, living our values — particularly diversity and inclusion but also equity and mutual respect — has never been more critical.

PNC is against discrimination in every form. Embracing and promoting diversity, equity and inclusion is not about being

politically correct, or even about complying with the law. It's about being a better company, a better employer, a better neighbor and a better investment.

To that end, we have made considerable progress. Over the past few years, we have:

- Broadened our definition of diversity and inclusion to go beyond race, ethnicity and other factors to reflect the value of diverse perspectives and experiences
- Introduced and continued to refine a Diversity Trends Tool for managers that provides a view of talent trends and models how manager decisions influence diverse representation in hiring, promotions and terminations
- Incorporated "Includes Intentionally" as one of our Leadership Standards, which define the behaviors expected of all PNC leaders
- Trained 99% of people managers on unconscious bias and 97% of people managers on microbehaviors
- Achieved record high membership in our Employee Business Resource Groups (EBRGs) with 10,000 members, and more than 2,300 employees actively engaged in our EBRG mentoring programs



As we find ourselves at the convergence of a global health crisis, economic decline and one of the most significant civil rights movements of our time, we have an opportunity. This moment matters. Our response matters. And I am stubbornly committed to making sure PNC gets it right.

- Held our inaugural Black Leaders Forum in February 2020, with more than 130 leaders engaging in candid discussion on both our challenges and our opportunities in recruiting, advancing and retaining Black leaders and employees

Additionally, our commitment to diversity, equity and inclusion has helped to guide our efforts around economic empowerment:

- In 2019, PNC provided \$6.7 billion in small business loans, including nearly \$250 million in micro-lending to small businesses.
- Since 2016, we've provided financial education to more than 770,000 people.
- PNC has earned an "Outstanding" rating under the Office of the Comptroller of the Currency's Community Reinvestment Act (CRA) since those exams began more than 40 years ago.
- PNC Grow Up Great®, our multi-year, bilingual early childhood education initiative, focuses on helping children, families and others in diverse and low- and moderate-income neighborhoods. Since its 2004 inception, the program has benefited more than

6.6 million children through grants and educational programming.

Notwithstanding this significant progress, we must do more to help end systemic racism and drive change in the areas where we can have the greatest impact. We must continue to actively and consciously work toward equity, with kindness, compassion and — most importantly — a clear sense of responsibility.

In June 2020, PNC committed more than \$1 billion to help end systemic racism and support the economic empowerment of Black Americans and low- to moderate-income communities. As outlined in our [announcement](#), the majority of this commitment will come to life through our work in community development banking. PNC's community development banking team works to boost the quality of life in low- and moderate-income neighborhoods through financial education, consumer programs, and community development lending and investing. Although our commitment to low- and moderate-income communities is not new, we are now approaching this work with a more deliberate focus on the Black community.

This commitment also encompasses \$50 million in additional charitable support for national and local work that will help eliminate systemic racism, promote social justice, expand financial education and workforce development initiatives, and enhance low-income neighborhood revitalization and affordable housing.

While more than \$1 billion in financial commitments is important, its impact is dependent on solid organizational infrastructure and clear accountability. To that end, PNC appointed Richard Bynum as the company's first Chief Corporate Responsibility Officer in July 2020. In this new role, Richard will serve as a member of PNC's Executive Committee, reporting directly to me.

Under Richard's leadership, our Diversity and Inclusion, Community Development Banking, and Community Affairs and Corporate Social Responsibility teams have been realigned to form a single organization. This will allow for a more efficient and seamless implementation of our \$1 billion commitment, among other benefits.

Given the critical role of this work — inclusive of our intensified focus on the recruitment, retention and advancement

of Black talent and enhancement of our internal systems to improve racial equality — we have formed a special sub-committee of the PNC Board of Directors to focus on equity and inclusion and to help oversee our efforts.

We also recognize that meaningful change requires a commitment from each and every one of us, and PNC employees are rising to the challenge, voicing their desire to support our efforts. Among other steps we have taken and will continue to take to engage our employees is our enhancement of our existing matching gift program to include qualifying nonprofit organizations that support economic empowerment and social justice educational efforts. In addition, PNC employees have the opportunity through our internal employee recognition system to earn Spotlight Points, which, if employees choose, can be used to make donations to nonprofit organizations. We've added recipient organizations working for civil liberties, racial and social justice, and equal access to education. Finally, we are expanding our volunteer time-off policy — previously focused exclusively on PNC Grow Up Great — to encompass qualifying social justice and economic empowerment nonprofits, giving

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employees up to 40 hours of paid time off each year to volunteer in support of these causes.

Internally, we also are committing to an intensified focus on the recruitment, retention and advancement of diverse talent; a more comprehensive and sustained effort to create a more inclusive culture at PNC; and a focus on enhancing our internal systems to improve racial equity. As a first step, and building on our February 2020 Black Leaders Forum, thousands of employees participated in dialogue on diversity, equity and inclusion in sessions led by PNC leaders across the company. This included a series of virtual town halls led by members of PNC's Executive Committee. These sessions, open to all PNC employees, were designed to surface candid, transparent insights on the experiences of our colleagues, and what we as a company can do to drive meaningful change. Additionally, to further enhance transparency around our workforce demographic data, we will begin providing our EEO-1 data in calendar year 2021.

Our Effort to Address a Global Pandemic

As I mentioned earlier, our responsibility to support all of our stakeholders — from

our employees and customers to our communities and investors — has never been more important. As a bank, we recognize our role as a pillar of the communities we serve, and we are actively working to meet the unique needs of those affected by the economic disruption caused by the COVID-19 pandemic. Equally important, we have taken a number of steps to help ensure the safety of our employees and customers.

First, we implemented a work-from-home strategy for employees whose jobs can be performed remotely, and these employees will continue to perform their jobs remotely until at least January 2021. For team members who must be on site, we instituted a variety of safeguards, including temporary adjustments to retail branch access, operating primarily in drive-up-only mode; social distancing policies; and two-week, split-team rotations for frontline and operations employees, who received paid time off for the two-week periods when they were not on site. In addition, employees are also eligible for up to two weeks of paid time off for child or elder care.

Second, PNC helped thousands of business customers apply for emergency

relief loans through the Federal Government's Paycheck Protection Program (PPP). Our employees worked tirelessly and often through the night to process these loan requests in accordance with the Small Business Administration's requirements, ultimately funding \$13.7 billion of PPP loans during the second quarter of 2020.

I would be remiss if I did not acknowledge PNC's Technology & Innovation employees, who were critical in allowing us to register these loans. In what would normally have taken months to complete, they developed a digital online PPP loan application portal, creating a start-to-finish digital process for applying, registering, underwriting, electronically signing, and automatically funding and booking PPP loans — in just days.

As the PPP program prepared to launch in early April, it became clear that our Business Banking Lending Center team, which normally handles small business loans, would need additional support. My leadership team and I put out a companywide emergency call for help — and thousands of employees responded.

Approximately 10% of the PNC workforce either took on extra work and hours or pivoted completely from their day jobs

Approximately 80% of the Paycheck Protection Program loans that PNC registered with the Small Business Administration were for amounts of \$150,000 or less, and the average loan size was less than \$185,000.

to a variety of tasks associated with booking and processing PPP loans. These actions were enabled by the willingness of other PNC team members to provide coverage for their re-assigned teammates.

PNC's response to increased demand for these loans highlights our ability to support the small businesses in communities across our footprint. Of the more than 73,000 PNC PPP loans processed and registered with the Small Business Administration:

- 85% were from PNC's Business Banking segment, which serves businesses — including nonprofits, sole proprietors and independent contractors — with less than \$5 million in annual revenue.
- Approximately 80% of these registered loans were for amounts of \$150,000 or less, and the average loan size was less than \$185,000.

- More than 15,800 of the loans were for borrowers located in low- to moderate-income census tracts, and more than 4,500 of the registered loans were for nonprofit organizations.

To further support small businesses that may lack access to traditional financial institutions, PNC committed more than \$50 million to eight Community Development Financial Institutions (CDFIs) throughout the country to support CDFI origination of PPP loans in potentially underserved geographies and sectors.

The first PNC customers received PPP loan funding on April 12 — a Sunday — which was possible using PNC's 24-hours-a-day, 7-days-a-week, Real-Time Payments (RTP). More than 95% of PPP payments were made via RTP, providing immediate relief to small business customers in need.



The dedicated efforts of so many PNC employees, including thousands who volunteered to take on new assignments to review, document and close PPP loans, has allowed us to support small businesses across the communities we serve, as well as the broader U.S. economy. This collective effort was nothing short of inspiring, and I've never been more proud of our employees, who not only rose to the challenge but did so while managing the pandemic's impacts on their personal lives as well.

In April 2020, PNC announced a \$30 million philanthropic commitment to support communities in their efforts to respond to the economic and societal effects of the pandemic. Under the leadership of our Regional Presidents, each PNC market identified grant opportunities that provide the greatest local impact in the areas of food insecurity and shelter; early education; and online resources that enhance access to information, programs and tools for those in need. The \$30 million will be dispersed by the end of 2020.

Good Stewards of Capital

In May 2020, we announced that PNC would sell its nearly 22% stake in BlackRock. We sold all but 500,000

shares, which were donated to the PNC Foundation.

The \$14 billion realized in the sale further strengthens PNC's ability to support its customers, communities, employees and shareholders during the economic downturn caused by the COVID-19 pandemic. With the fairly substantial and sustained disruption across the financial landscape, the BlackRock sale also positions PNC to maneuver offensively, bolstering its already healthy position from a capital and liquidity perspective.

As good stewards of shareholder capital, we have consistently reviewed options to unlock the value of our investment in BlackRock. Doing so now allows us to realize a substantial return on our investment, leaving PNC very well-positioned to take advantage of potential investment opportunities that history has shown can arise in disrupted markets.

2019 Progress

In many ways, 2019 feels like a lifetime ago, but we recognize that providing our stakeholders with continuity of our progress is important, even in the face of shifting societal pressures. We're pleased to be including our 2019 scorecard in this document, which provides a road map of how PNC is progressing against several

key environmental, social and governance (ESG) metrics over time.

In 2019, we again delivered excellent financial results, navigating the rapidly changing landscape across our industry while building on our legacy of creating positive impacts across our markets. We helped our clients achieve their financial goals in convenient, secure and rewarding ways. We invested substantially in the health, wellness, long-term financial well-being and development of our employees. And we worked with our partners — employees, investors and community organizations across the country — to build vibrant, healthy, sustainable communities.

Our team's commitment to this work has not gone unnoticed. We were the highest-rated bank on *Barron's* 100 Most Sustainable Companies list in 2019 and included in *Newsweek's* 2019 list of America's Most Responsible Companies. We were ranked #1 by CreditSights in the inaugural launch of their ESG model for regional banks. And we score in the top 10% on State Street's R-Factor, a tool used to measure the performance of a company's business operations and governance as it relates to financially material ESG challenges.

Creating Impact for Customers

Our customers have very diverse needs, and we're proud to serve all of them. We design our services and facilities to be inclusive for customers at every level of income, physical ability and stage of life. As our customers' needs shift, we listen and evolve our offerings accordingly.

In 2019, we were named a leading bank for services ranging from credit cards to loans to accounts for students by various publications and research organizations. We saw our Net Promoter Score — a measure we use to track customer satisfaction — rise. And we continued the digital expansion of our national retail banking business launched in recent years to respond to changing consumer preferences and the opportunity to participate in new markets.

In our Corporate & Institutional Banking (C&IB) business, we strengthened our commitment to sustainable finance by enhancing our Responsible Investing strategy and establishing a Renewable Energy Financing Group, focused on financing solar and wind projects. In 2019, we were only the third U.S. bank to issue a green bond, raising \$650 million to support initiatives aligned with the transition to a low-carbon economy.

HONORS AND ACCOLADES

BARRON'S 2020

100

MOST SUSTAINABLE
U.S. COMPANIES

HUMAN RIGHTS CAMPAIGN
FOUNDATION

2020 BEST PLACES
TO WORK FOR

LGBTQ
EQUALITY

DISABILITY:IN'S

2019 EMPLOYER
OF THE YEAR



We've leveraged what we've learned to establish a Sustainable Finance practice within our Debt Capital Markets team, focused on advising our clients on issuing their own sustainability-focused debt.

Our customers also trust us to keep their financial transactions convenient and safe, a responsibility that we keep top of mind in every decision we make.

We continue to invest in advanced data security and privacy tools, including an advanced platform that analyzes transactions for suspicious activity and systems that are designed to protect against identity theft and fraudulent

account openings by improving our ability to validate customers' identities.

Creating Impact for Communities

We take pride in how we serve the communities where we do business, and treat each market we enter as a home town. That means listening carefully, making important decisions locally, and investing consistently in early childhood education, arts and culture, and economic development initiatives, among other priorities.

In 2019, we contributed more than \$80 million in philanthropic funds to

many worthy community organizations, and facilitated community development through innovative programs like our Opportunity Zone Fund, which financed projects from business incubators to affordable housing in low- to moderate-income communities.

Also, PNC Grow Up Great, our signature philanthropic program in early childhood education, celebrated its 15th anniversary in 2019, which we commemorated with new educational resources and an additional \$150 million in funding to extend the program, now a \$500 million initiative. In 2019 alone, the PNC

Foundation awarded more than \$18 million in grants, and our employees volunteered more than 123,000 hours to support Grow Up Great.

Creating Impact for Employees

We are committed to ensuring a diverse, inclusive and equitable workplace where employees at all stages in their careers have opportunities to grow. This commitment begins at the very top of our organization, with a focus on building and maintaining a diverse Board of Directors — women comprise 33% of our independent Board Directors and people of color 25%. And I'm proud that PNC's

executive leadership team continues to be increasingly diverse, with four of my 11 direct reports being women and two being people of color.

We're focused on developing stronger talent pipelines, mentorship programs, training and leadership development tools, and better feedback systems that help us listen carefully to employees' needs and monitor the quality of management they're receiving. In addition, we are fully committed to pay equity and regularly review our pay practices to ensure that employees are being compensated fairly and consistently across roles. Pay equity also plays a critical role in creating an inclusive culture and attracting and retaining diverse talent so that we can better compete in the marketplace, which are key elements of our Talent-Focused Culture. We are proud that, on average among our employees, women are paid 99% of what men are paid and minorities are paid 100% of what non-minorities are paid within like roles. Our pay analysis accounts for factors such as time in job, performance and geography.

In 2019, our efforts to create an inclusive culture, including our LGBTQ+ supportive policies and resources for employees with

WORKFORCE DIVERSITY

CSR REPORTING CATEGORIES	WOMEN	MEN	WHITE	PEOPLE OF COLOR	BLACK / AFRICAN AMERICAN	HISPANIC / LATINO	ASIAN	AMERICAN INDIAN	HAWAIIAN / PACIFIC ISLANDER	TWO OR MORE RACES
Executive / Senior-Level	31.5%	68.5%	85.9%	14.1%	3.7%	2.3%	7.0%	0.3%	0.1%	0.6%
First- / Mid-Level	55.9%	44.1%	76.8%	23.2%	10.9%	5.7%	5.0%	0.2%	0.1%	1.4%
Professional	53.0%	47.0%	74.5%	25.5%	10.3%	6.4%	6.7%	0.3%	0.2%	1.7%
All Other	77.4%	22.6%	62.2%	37.8%	22.6%	7.6%	4.3%	0.3%	0.2%	3.0%
Full-Time	58.6%	41.4%	-	-	-	-	-	-	-	-
Part-Time	83.7%	16.3%	-	-	-	-	-	-	-	-
Total Workforce	59.5%	40.5%	72.2%	28.3%	13.7%	6.5%	5.8%	0.2%	0.1%	2.0%

*Data reflects our workforce as of December 31, 2019.



a disability, earned us numerous third-party accolades. And since 2015, the percentage of women represented at each level of seniority in our organization has risen between 2% and 6%, and the percentage of people of color at each level of seniority has risen between 2% and 4%. Nearly all of our people managers participated in unconscious bias and microbehaviors trainings during 2019, and we plan to extend this training to all employees in 2021.

We also saw increases in the number of employees participating in Employee Business Resource Groups, taking advantage of the 40 hours of paid time off offered for PNC Grow Up Great volunteering, and providing positive feedback through internal surveys, indicating our investment in creating an engaged workforce is yielding results.

Creating Impact for Investors

Our goal is to return value to our shareholders in ways that inspire confidence in our governance, business strategy and day-to-day operations. We actively manage ESG risk at both the transaction and the portfolio levels, demonstrate transparency around climate risk, and work to ensure that our Board of Directors has the diversity,

knowledge and experience to provide effective guidance and oversight in rapidly changing times.

We're eager to engage directly with our stakeholders on ESG issues, and meet with a number of investors, community activists and others throughout the year. Our philosophy when it comes to stakeholder engagement — whether in conversation with investors, activists, community-based organizations or our own employees — is to be transparent about our processes and procedures; to listen, share and learn; and to use what we've learned to make the best possible decisions for PNC and all of our stakeholders.

When it comes to making lending decisions within our C&IB business, it's important to us that our business decisions are aligned with our public ESG commitments and with our corporate values. Our stakeholder engagement process allows us to collect feedback from concerned parties, and we pair this feedback with our Environmental & Social Risk Management framework, which is designed to help us manage and monitor the environmental, human rights and other social risks within our C&IB business.

In 2019, we developed employee training on our Environmental & Social Risk Management framework for C&IB employees. Designed to be modular, the framework can be enhanced as new issues arise that are material to our industry, and provides us with a quick way to inform employees about changes in our approach. For example, careful review of the industries in which we have exposure led us to a decision to not extend new credit to customers operating private prisons. Conversely, in consultation with a local community group, we reviewed our exposure to the nuclear weapons industry. PNC's exposure to this industry is extremely small and focused on large, diversified firms involved in many industries beyond nuclear defense, including things like commercial aircraft, manufacturing, infrastructure, healthcare, renewable energy and watershed management. These are not industries that stand in opposition to our ESG commitments or corporate values, and no changes were proposed as a part of our review.

To help us stay on course in managing sustainability issues, in 2019 we joined the CERES Company Network — a respected cohort of responsible

companies partnering to advance sustainability performance. And in keeping with our commitment to transparency and supporting the transition to a low-carbon economy, we formally endorsed the recommendations of the Task Force on Climate-Related Financial Disclosures (TCFD) and have begun assessing the work necessary to integrate the recommendations into our business operations. We also set a goal to purchase 100% of our electricity from renewable sources by 2025, which is in addition to our goals to reduce our greenhouse gas emissions, and our use of energy and water.

2020 and Beyond

As we move forward, we remain committed to constantly engaging all of our stakeholders, being as transparent as possible, and using what we learn to better look after our business, our employees, our clients, our communities and our environment.

Thank you for your continued partnership. Your engagement will be crucial to our progress moving forward. Complex problems require collaboration and conversation, and we'll continue to need your help in understanding and

responding to the important ESG and business matters that lie ahead.

We don't have all the answers to the challenges facing our country today, or those we will face in the future. But we are committed to acting on and influencing what is within our control.

This moment matters. It matters that we commit to listening and learning. Most importantly, it matters that we commit to *doing*, based on what we learn from our employees, our clients, our investors and our communities.

As always, I welcome your feedback on our progress, challenges and opportunities to create new and greater impacts together.

BILL DEMCHAK

PNC Chairman, President and Chief Executive Officer



CSR HIGHLIGHTS

\$30M

COMMITMENT TO HELP COMMUNITIES RESPOND TO COVID-19

\$1B

COMMITMENT TO HELP END SYSTEMIC RACISM

OUTSTANDING
CRA RATING
SINCE 1977

6.6M

CHILDREN IMPACTED THROUGH PNC GROW UP GREAT®

123,540

EMPLOYEE VOLUNTEER HOURS FOR PNC GROW UP GREAT®

770,000

PARTICIPANTS IN FINANCIAL EDUCATION SINCE 2016

56%

REDUCTION IN CARBON EMISSIONS SINCE 2009

\$13.7B

IN PAYCHECK PROTECTION PROGRAM LOANS

\$500M

EARLY CHILDHOOD EDUCATION INITIATIVE

\$80.8M

2019 CHARITABLE GIVING

\$28B

IN SUSTAINABLE FINANCE SINCE 2016

\$2.6B

RESPONSIBLE INVESTING ASSETS UNDER MANAGEMENT



OBJECTIVE	METRIC	2016	2017	GOALS FOR 2018 AND BEYOND	2018	2019
BANK RESPONSIBLY	GOVERNANCE					
	Percent women among independent board directors	31%	36%	At least 30% of PNC's independent board directors will be women.	33%	33%
	Percent racial/ethnic diversity among independent board directors	15%	14%	Maintain or improve racial/ethnic diversity among independent board directors year-over-year	25%	25%
	SUSTAINABLE FINANCE					
	Sustainable financing	Over \$6 billion	Over \$16 billion since 2016		Over \$23 billion since 2016	Over \$28 billion since 2016
	Responsible investing assets under management	\$2 billion	\$2.1 billion	Year-over-year increase	\$2.4 billion	\$2.6 billion
	ETHICAL CONDUCT					
	Percent of employees (both part-time and full-time) completing annual ethics training	100%	100%	100% of part- and full-time employees will complete annual ethics training.	100%	100%
	New clients subject to enhanced ESG due diligence	7	21		23	24
	Existing clients subject to enhanced ESG due diligence	125	172		229	246
	SUSTAINABLE OPERATIONS					
	Scope 1 and 2 CO2 emissions	-30%	-42%	75% reduction by 2035, compared to a 2009 baseline	-46%	-56%
	Energy consumption	-28%	-32%	75% reduction by 2035, compared to a 2009 baseline	-35%	-42%
	Total water consumption	-23%	-29%	50% reduction by 2035, compared to a 2012 baseline	-34%	-33%
	LEED square footage	15%	18%		18%	21%
	ENERGY STAR certifications	155	205		205	205
Internal paper consumption	-15%	-15%	Year-over-year decrease	-11%	-10%	
Renewable energy	•	•	Purchase 100% of electricity from renewable sources by 2025	•	1%	
STRENGTHEN OUR COMMUNITIES	COMMUNITY ENGAGEMENT					
	Philanthropic giving	\$72.7 million	\$72.1 million	Increase by \$1 million each year, using 2017 as a baseline	\$77.6 million	\$80.8 million
	Annual Grow Up Great® employee volunteer hours	79,271 hours	88,600 hours	Year-over-year increase	102,855 hours	123,540 hours
	COMMUNITY DEVELOPMENT BANKING					
	Participation in PNC financial education programs	More than 199,000 participants	More than 504,000 participants since 2016		More than 692,000 participants since 2016	More than 770,000 since 2016
	Community Reinvestment Act rating	Outstanding	Outstanding	Maintain "Outstanding" CRA rating	Outstanding	Outstanding
	Microlending to small businesses	\$210 million +	\$220 million +		\$235 million +	\$249 million +
	Small business loans	\$948 million	\$1.2 billion		\$1.2 billion	\$6.7 billion
	SUPPLIER DIVERSITY					
	Percent of eligible spend going to small, diverse and disadvantaged-owned business enterprises	15%	15.5%		14.8%	11.3%



OBJECTIVE	METRIC	2016	2017	OBJECTIVES FOR 2018 AND BEYOND	2018	2019
BUILD A TALENT-FOCUSED CULTURE	ATTRACTING, DEVELOPING AND RETAINING A DIVERSE TEAM					
	Percent of workforce, women	60.4%	59.9%		59.5%	60.0%
	Percent of people managers, women	49.1%	50%		50%	50%
	Percent of workforce, racial/ethnic minorities	26.8%	27.4%		27.8%	28.3%
	Percent of people managers, racial/ethnic minorities	18.8%	20%		21%	21.1%
	Percent of people managers completing Unconscious Bias training	N/A*	8.5%	95% of people managers to complete Unconscious Bias training by end of 2019	43.7%	99.0%
	Percent of people managers completing Microbehaviors training	N/A*	N/A*	95% of people managers to complete Microbehaviors training by end of 2019	16.3%	97.0%
	Diversity of early talent development program	56.8%	57.4%	At least 50% of annual hires to PNC's early career development program to be made up of diverse** candidates	57.5%	63.8%
	Number of veterans hired	354 veterans	366 veterans	Hire at least 1,000 veterans in the three-year period from January 2018 through December 2020	367 veterans	287 veterans
	Voluntary retention rate	79.8%	83.7%		84.2%	84.7%
	EMPLOYEE ENGAGEMENT AND WELLNESS					
	401(k) plan participation	88%	90%		90%	91%
	Total Health Savings Account funds committed	Over \$16.6 million	Over \$17.8 million		Over \$27.8 million	\$49.3 million***
	Value of pension benefits	\$102 million	\$160 million		\$116 million	\$115 million
	Percent of eligible PNC employees who are members of Employee Business Resource Groups	28%	30%		34%	35%
	Number of Employee Business Resource Group chapters	64	68		81	87
Change in employee engagement score	9 point increase year-over-year	7 point increase year-over-year		8 point increase year-over-year	8 point increase year-over-year	
Total employee training hours	3.2 million hours	3 million hours		3.2 million	2.4 million****	
DELIVER AN EXCEPTIONAL CUSTOMER EXPERIENCE	CUSTOMER RELATIONS					
	Customers and prospects surveyed	505,314 customers	577,071 customers		748,483 customers	1,066,767 customers
	Average speed of answer	38.9 seconds	76 seconds	Year-over-year decrease	74.8 seconds	68 seconds
	Client questions addressed on first Customer Care call	90.3%	90.1%	Year-over-year increase	94.54%*	95.6%
	Total bankers certified as Women's Business Advocates	1,888	1,629	Year-over-year increase	2,004	2,552
	INNOVATION					
Percent of customers who use non-branch channels for the majority of their transactions	60%	63%		67%	71%	

*Unconscious Bias training became available as a limited Phase One pilot in 2017. The Phase Two pilot began in 2018, and the training will be fully available to all employees in 2019. PNC's Microbehaviors course launched in 2018.

**In this instance, "diverse candidates" includes women, veterans, people of color and those with a disability.

***\$57 million due to tax reform/one-time investment of \$1,500 per employee.

****Reflects a focus on increased efficiency in training, including a focus on micro-learning opportunities.



TOPIC	ACCOUNTING METRIC	SASB CODE	RESPONSE
DISCLOSURES IN MULTIPLE STANDARDS			
Data Security	Description of approach to identifying and addressing data security risks	FN-CB-230a.2 FN-CF-230a.3	See the Security and Privacy Policy portion of our website; the Data Privacy and Protection section of our 2018 CSR Report (pages 30–31); and the Risk Factors section of our 2019 Form 10-K (pages 20–23).
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	FN-CB-510a.1 FN-AC-510a.1	Legal proceedings are discussed in Item 8, Note 19 Legal Proceedings of our 2019 Form 10-K . Updated information can be found in our subsequent 10-Q filings .
	Description of whistleblower policies and procedures	FN-CB-510a.2 FN-AC-510a.2	Content related to whistleblower policies and procedures can be found on pages 6 and 7 of our Code of Business Conduct and Ethics .
COMMERCIAL BANKS			
Financial Inclusion & Capacity Building	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	FN-CB-240a.1	As represented in the Call Report, Schedule RC-C Part II, for the year ended December 31, 2019, the number of loans made to small farms and businesses was 317,060 with a total value of \$6.713 billion. The number of loans to community development financial institutions through our community development banking group was 81 with a total value of \$116.4 million.
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Commercial and industrial credit exposure, by industry	FN-CB-410a.1	See the Risk Management Section, page 57, of our 2019 Form 10-K for commercial loans by industry classification.
	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	FN-CB-410a.2	For details on our approach to incorporating ESG factors into our risk management activities, refer to the Corporate Lending and Our Approach to Risk management section of our 2018 CSR Report , pages 41–42, 2019 Form 10-K , page 58, and most recent CDP Report.
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	FN-CB-550a.1	PNC is not classified as a Globally Systemically Important Bank, and therefore does not have a G-SIB score.
	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	FN-CB-550a.2	PNC's Dodd-Frank Act stress test disclosures can be found on the Regulatory Disclosures page of our Investor Relations website. Details of how PNC's stress testing influences capital adequacy planning, and standardized risk-weighted assets and capital ratio tables, are provided on pages 5–7 of our 4Q19 Basel III Pillar 3 report.
Activity Metrics	Number and value of checking and savings accounts by segment: (a) personal (b) small business	FN-CB-000.A	As of December 31, 2019, PNC had 16.96 million consumer checking and savings accounts with a balance of \$124.78 billion (excluding <i>SmartAccess</i> accounts), and 905,166 small business checking and savings accounts with a balance of \$59.05 billion.
	Number and value of loans by segment: (a) personal (b) small business (c) corporate	FN-CB-000.B	As of December 31, 2019, PNC had 1.72 million personal loan accounts with a balance of \$31.75 billion (excluding, HELOCs, PLOCs, mortgages, and credit cards), and 44,660 small business accounts with a balance of \$22.69 billion. For additional detail, including corporate loan figures, see Table 5 of Item 7 – MD&A in our 2019 Form 10-K , and further references within.



TOPIC	ACCOUNTING METRIC	SASB CODE	RESPONSE
CONSUMER FINANCE			
Customer Privacy	Number of account holders whose information is used for secondary purposes	FN-CF-220a.1	<p>Details on how we collect, use and share customer information, and their rights as customers, is found in the PNC Privacy Policy. Our expectations of our third parties around customer data privacy, and our employee's responsibilities are provided in the PNC Supplier Code of Conduct and PNC Code of Business Conduct and Ethics.</p> <p>Additional information on our privacy policies and data security is located in the Data Privacy and Protection section of our 2018 CSR Report, page 30; and the Information Security Risk section of our 2019 Form 10-K.</p>
	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	FN-CF-220a.2	Legal proceedings are discussed in Item 8, Note 19 Legal Proceedings of our 2019 Form 10-K . Updated information can be found in our subsequent 10-Q filings .
Selling Practices	Approval rate for (1) credit and (2) pre-paid products for applicants with FICO scores above and below 660	FN-CF-270a.2	Details on FICO score ranges can be found in our 2019 Form 10-K , in the Management's Discussions and Analysis of Financial Condition and Results of Operations, Risk Management section, beginning page 53, and in Note 3, Tables 41 and 42.
	(1) Average fees from add-on products, (2) average APR, (3) average age of accounts, (4) average number of trade lines, and (5) average annual fees for pre-paid products, for customers with FICO scores above and below 660	FN-CF-270a.3	Details on FICO score ranges can be found in our 2019 Form 10-K , in the Management's Discussions and Analysis of Financial Condition and Results of Operations, Risk Management section, beginning page 53, and in Note 3, Tables 41 and 42.
	(1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or non-monetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB	FN-CF-270a.4	In 2019, there were 1,502 complaints filed through the CFPB's Consumer Complaint Database. For more information see the CFPB Consumer Complaint Database .
	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	FN-CF-270a.5	Legal proceedings are discussed in Item 8, Note 19 Legal Proceedings of our 2019 Form 10-K . Updated information can be found in our subsequent 10-Q filings .
Activity Metrics	Number of (1) credit card accounts and (2) pre-paid debit card accounts	FN-CF-000.B	As of December 31, 2019, PNC had 3.27 million credit card accounts and 287,312 <i>SmartAccess</i> accounts.



TOPIC	ACCOUNTING METRIC	SASB CODE	RESPONSE
ASSET MANAGEMENT			
Transparent Information & Fair Advice for Customers	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of financial product related information to new and returning customers	FN-AC-270a.2	Legal proceedings are discussed in Item 8, Note 19 Legal Proceedings of our 2019 Form 10-K . Updated information can be found in our subsequent 10-Q filings .
Employee Diversity & Inclusion	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	FN-AC-330a.1	Refer to the Workforce Diversity table in our 2019 CSR Update, page 4 for employee gender and racial diversity figures.
Incorporation of Environmental, Social, and Governance Factors in Investment Management & Advisory	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment and/or wealth management processes and strategies	FN-AC-410a.2	Descriptions of ESG incorporation in our responsible investing strategy can be found in our 2018 CSR Report , pages 40–41, and in " A Guide to PNC's Views on Responsible Investing " on PNC Insights.
Systemic Risk Management	Total exposure to securities financing transactions	FN-AC-550a.3	Details of our securities transactions can be found in Note 5 of our 2019 Form 10-K .
	Net exposure to written credit derivatives	FN-AC-550a.4	Please refer to Note 13 of our 2019 Form 10-K for details on financial derivatives.
Activity Metrics	(1) Total registered and (2) total unregistered assets under management (AUM)	FN-AC-000.A	Excluding brokerage account client assets, PNC's Asset Management Group had \$297 billion total client assets under administration as of December 31, 2019. Refer to the Asset Management Group table in the Business Segments Review section of our 2019 Form 10-K for additional detail.
	Total assets under custody and supervision	FN-AC-000.B	Excluding brokerage account client assets, PNC's Asset Management Group had \$297 billion total client assets under administration as of December 31, 2019. Refer to the Asset Management Group table in the Business Segments Review section of our 2019 Form 10-K for additional detail.



CONTACT US

For questions about this report, please email CSR@pnc.com.

For customer inquiries, please call 1-888-PNC-BANK.

For registered shareholder services, please call 800-843-2206.

For investor inquiries, please email investor.relations@pnc.com.

For community inquiries, please email community.development@pnc.com.

For media inquiries, please call 412-762-4550 or email media.relations@pnc.com.

You also can find us on Facebook, Twitter and LinkedIn:

Facebook: PNC Bank, www.facebook.com/pncbank/

Twitter: @PNCNews, @PNCBank and @PNCBank_Help

LinkedIn: PNC, www.linkedin.com/company/pnc-bank/

Public Exhibit 16

PNC BSA/AML/Sanctions Compliance Program Overview

PNC BSA/AML/Sanctions Compliance Risk Management Program Overview

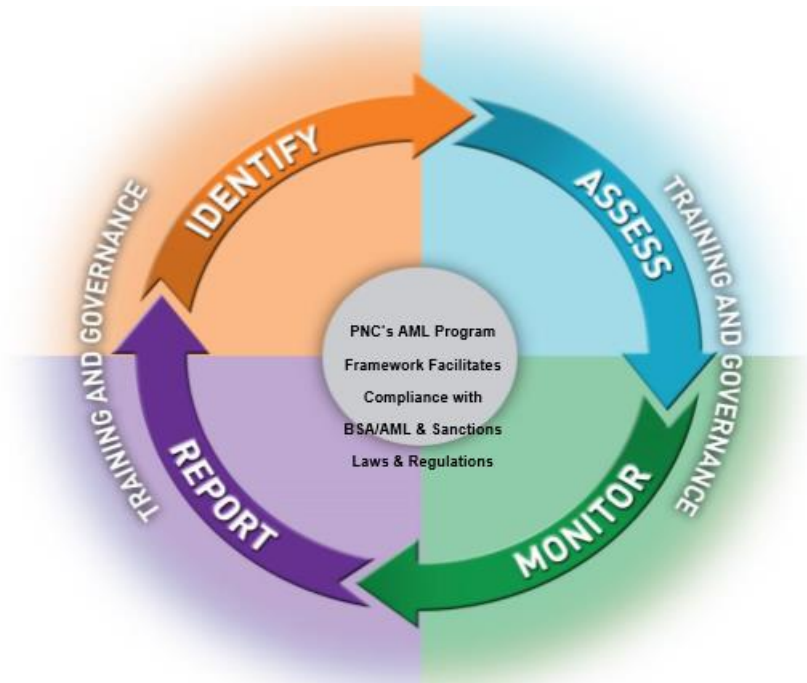
PNC maintains a robust program for compliance with the laws and regulations concerning the Bank Secrecy Act (“BSA”), anti-money laundering (“AML”), counter-terrorist financing, economic and trade sanctions (“Sanctions”) and financial crimes (“BSA/AML/Sanctions Compliance Program” or “Program”). The BSA/AML/Sanctions Compliance Program is designed to meet all the legal and regulatory requirements, and follow the related guidance of, the Office of the Comptroller of the Currency, the Federal Reserve Board and the U.S. Department of the Treasury (“Treasury”), including Treasury’s Financial Crimes Enforcement Network bureau (“FinCen”) and Office of Foreign Assets Control (“OFAC”), in all jurisdictions in which it operates. The Program is intended to also (i) protect PNC’s reputation and minimize the likelihood that it is exploited by criminals and parties with which it is prohibited by law or regulation from doing business, (ii) help ensure PNC is operating in a manner consistent with its business strategy and risk appetite, and (iii) comply with applicable regulatory and supervisory guidance.

PNC continues to administer the BSA/AML/Sanctions Compliance Program and prioritize the important objectives associated with maintaining the integrity of the financial system as a whole, protecting our national security, and making appropriate referrals to law enforcement. PNC administers the Program in a safe and responsible manner, leveraging more than 900 fully-dedicated, appropriately-trained and highly knowledgeable professional employees across the company’s BSA/AML/Sanctions ecosystem.

PNC has a written BSA/AML/Sanctions Compliance Program (including a Customer Identification Program) approved by the Compliance Subcommittee of the Board of Directors (“Board”). The Board has appointed a Chief BSA/AML Officer that possesses the necessary authority and resources to effectively execute all assigned duties. The BSA/AML Officer is supported by an experienced, knowledgeable, and competent team of AML and sanctions managers. The program and execution approach aligns with PNC’s enterprise-wide defined risk and control framework components, as defined by enterprise risk management and operational risk standards consistent with heightened standards and leverages all three lines of defense. PNC has successfully managed its BSA/AML/Sanctions Compliance obligations for several decades with a “duty of care” approach. PNC’s management team, with deep industry experience, applies a continuous improvement philosophy and designs program controls in order to ensure adherence with both legal requirements and PNC’s defined business strategy and risk appetite.

All employees are required to complete enterprise-wide BSA/AML/OFAC Compliance training annually. Line of business specific BSA/AML/Sanctions Compliance training courses are tailored to employee roles, responsibilities and business segments. Training is also provided to the Board. Relevant information, including Suspicious Activity Reporting information, is provided to senior management and the Board on a regular basis. PNC has a distinct Independent Testing and Internal Audit function to evaluate BSA/AML/Sanction Compliance throughout the organization, and they maintain the appropriate qualifications, expertise and staffing levels.

The Bank leverages a vibrant program-level risk assessment process and Risk and Control Self Assessments process to identify, escalate, control and remediate important AML issues.



PNC maintains an enterprise-wide transaction monitoring system to detect potential suspicious activity. The system consists of specific scenarios and algorithms common to the banking industry and further supplements the vendor package with a series of rules and monitoring techniques specific to PNC's risk profile and customer base, and which is shaped by its investigative experience. These systems and rules are documented, regularly tuned by quantitative analysts and validated by the Model Risk Management team within Independent Risk Management. PNC maintains similar systems and controls to conduct regular screening to ensure compliance with Sanctions and OFAC requirements for all areas in which it operates.

The Enterprise Chief BSA/AML Risk Officer has directed the establishment of an Enterprise SAR Office (“ESO”) that provides governance and administrative controls for filing Suspicious Activity Reports (“SARs”). The ESO is responsible for establishing enterprise-wide filing standards in alignment with those of the applicable law enforcement agencies, federal regulators, and PNC requirements. These standards include establishing PNC's reporting format, performing quality assurance reviews, conducting administrative filings, developing summary reporting of filings, and executing Escalated Risk Analysis Working Group functions. PNC entities are required to file an initial SAR no later than 30 calendar days from the date of the initial detection of facts that may constitute the basis for filing. If no suspect can be identified and additional investigation is required, the SAR must be filed within 60 days of the date of the initial detection of facts. In situations involving violations that require the immediate attention of law enforcement, PNC will immediately notify, by telephone, an appropriate law

enforcement authority in addition to filing a SAR. All situations involving immediate law enforcement notification must be coordinated through the Enterprise Chief BSA/AML Risk Officer.

When a PNC entity files a SAR and the account remains open, it must continue to monitor account activity to identify any additional suspicious activity for a 90-day period. If suspicious activity continues, PNC must file a Continuing Activity Report (“CAR”) to report the suspicious activity. FinCEN’s deadline for filing a CAR is 120 days. However, to reduce the risk of a late CAR filing, PNC has established a 110-day threshold as policy. Relevant information is summarized and discussed with management and the Board at least quarterly.

PNC Internal Audit has a dedicated Assistant General Auditor (“AGA”) and team responsible for strategy and coverage of BSA/AML/Sanctions Compliance (“BSA/AML Audit Team”). The BSA/AML Audit Team provides coverage for both the design of the enterprise programs and governance of BSA/AML/Sanctions Compliance risks, as well as the execution and effectiveness of controls across all PNC lines of business. The BSA/AML Audit Team partners with line of business audit teams to ensure appropriate assessment of risks and independent audit testing of relevant controls.

In addition to adhering to departmental audit standards and processes, the BSA/AML Audit Team employs additional standards and processes aimed at ensuring effective control testing and coverage of BSA/AML/Sanctions Compliance risk. The team generally adheres to a three-year audit cycle, as opposed to the four-year cycle generally adhered to by the department. The team employs additional controls to ensure adequate consideration of all applicable Federal Financial Institutions Examination Council BSA/AML Examination Manual standards and guidance. In addition, the team employs supplemental processes to promote effective, risk-based testing as well as strong AGA oversight over all phases of the audit work.

With regard to reporting, in addition to audit reports issued to PNC management and other department-standard reporting to the Audit Committee of the Board, the BSA/AML Audit Team issues quarterly and annual reports to the Board summarizing the audit work performed and the results of such work, as well as any relevant themes or trends. The annual report includes an opinion assessing PNC’s BSA/AML/Sanctions Compliance Program, as well as an opinion assessing PNC Bank’s compliance with the applicable statutory BSA/AML program requirements.

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BBVA Bancshares BSA/AML/Sanctions Compliance Program Overview

BBVA USA BSA/AML/OFAC Compliance Program Overview

BBVA, S.A. (“BBVA Group”) operates in the U.S. (“BBVA US Operations”) under the governance and oversight of the board of directors of BBVA USA Bancshares, Inc. (“BBVA Bancshares”). BBVA US Operations has established a BSA/AML/OFAC Compliance Risk Management Program to provide firm-wide management and oversight of BSA/AML/OFAC Compliance risk across BBVA US Operations and its subsidiaries operating in the U.S. (the “US Program”), including: BBVA Bancshares; BBVA USA (the “Bank”) and its operating subsidiaries, such as Simple, BBVA Wealth Solutions (“BWS”), BBVA Insurance Agency (“BIA”) and the technology companies (*e.g.*, Open Platform and Azlo); and BBVA Transfer Holdings, Inc. (“BTS”).

The US Program applies to all facets of BBVA US Operations, including onboarding, transactional monitoring, and reporting associated with the prevention of money laundering, terrorist financing, and sanctions imposed by national and international law. The US Program utilizes a risk based approach and risk assessment methodology to establish the risk profile of BBVA US Operations. Further, the US Program provides the framework for adherence to BSA/AML/OFAC regulatory requirements, policies and procedures through effective risk management and mitigation.

The US Program is designed to comply with all BSA/AML/OFAC laws, regulations and guidelines and provides for the following requirements for each US entity:

1. Establish an AML program covering the required five pillars of a program including:
 - A system of internal controls to assure ongoing compliance;
 - Independent testing for compliance to be conducted by bank personnel or by an outside party;
 - Designation of an individual or individuals responsible for coordinating and monitoring day-to-day compliance (“BSA Officer”);
 - Training for appropriate personnel; and,
 - Appropriate risk-based procedures for conducting ongoing customer due diligence and enhanced due diligence (“CDD/EDD”), a Customer Identification Program (“CIP”), and collection of Beneficial Ownership Information.
2. Establish due diligence policies, procedures and controls with respect to private banking accounts and correspondent banking accounts involving foreign individuals and certain foreign banks; and
3. Avoid establishing, maintaining, administering, or managing correspondent accounts in the US for or on behalf of a foreign bank that does not have a physical presence in any country.

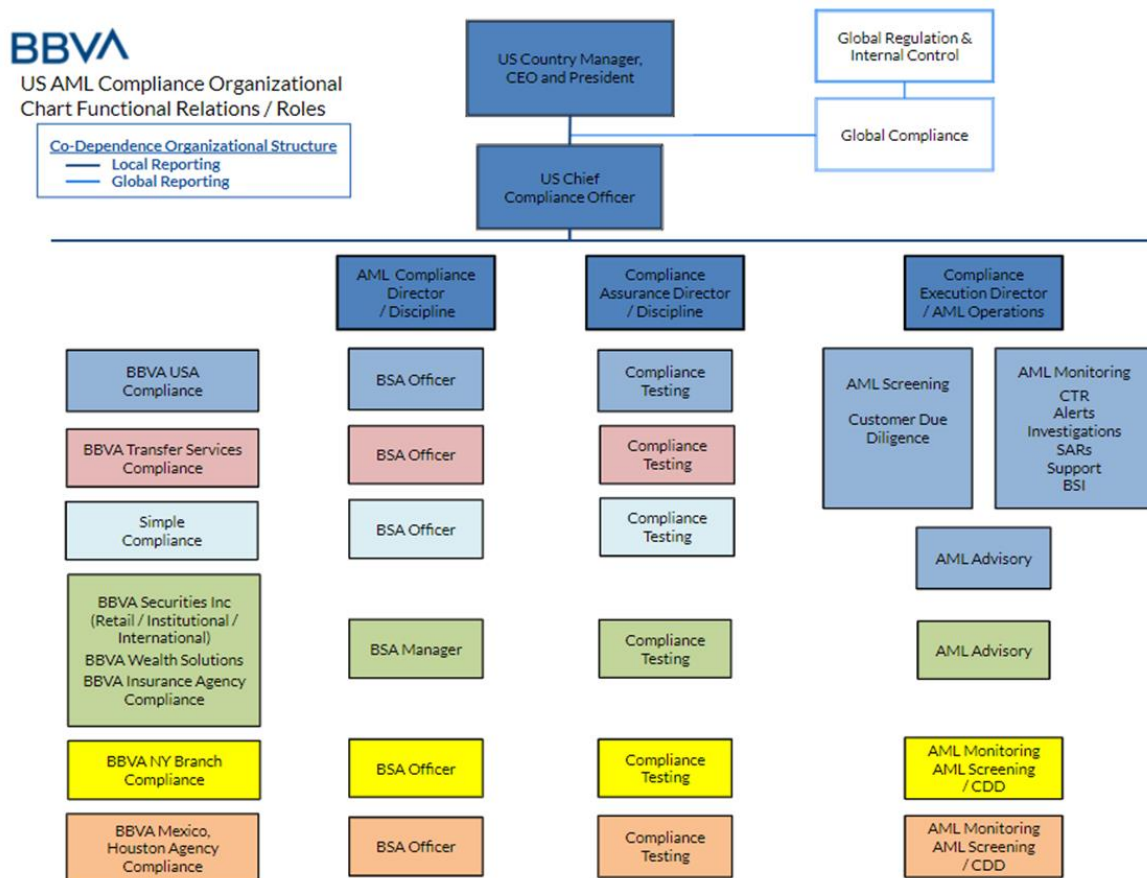
The BBVA US entities are committed to complying with all legal requirements, business standards and ethical codes of the financial services industry. Each entity maintains policies, procedures, and processes for complying with the requirements of the US Program. Details regarding the implementation and execution of the US Program are discussed below.

Overview of the Bank’s BSA/AML/OFAC Compliance Program

The Bank’s BSA/AML and Sanctions Compliance Policy (the “BSA Policy”) establishes the Bank’s Program for compliance with the Bank Secrecy Act (the “BSA”), anti-money laundering (“AML”) and Office of Foreign Assets Control (“OFAC”) sanctions (the “AML Program”) and outlines the pillars of the program, as outlined in the US Program described above. The AML Program is executed via a risk-based approach that includes a risk assessment methodology to establish the risk profile. The AML Program outlines risk mitigation and management strategies and guidance on compliance with BSA/AML/OFAC regulatory requirements and policies. The AML Program is directed by the Audit and Compliance Committee (“ACC”), as designated by the Bank’s board of directors, to promote and supervise the Bank with independence and objectivity in areas such as the prevention of money laundering, counter-terrorist financing and sanctions compliance.

Organization

The AML Program is led by the Director of AML Compliance (“AML Director”), who reports to the US Chief Compliance Officer (“CCO”). BSA Officers are appointed for each entity by their respective boards of directors and report directly or via dotted line to the AML Director.



The AML Program documents roles, responsibilities and governance protocols through which execution occurs. The Bank's Executive Management is responsible for establishing procedures that drive operations and business practices that reflect the Bank's commitment to AML, counter-terrorist financing and sanctions compliance, as well as adherence to all related policies, programs and protocols. The success of the AML Program is the responsibility of the entire organization.

Governance is organized through a series of committees that ultimately report to the BBVA Bancshares board of directors. The ACC of BBVA Bancshares annually approves the Bank's BSA/AML and Sanctions Compliance Policy as designated in the BBVA Bancshares board of directors' charter and receives quarterly AML Program reports. The ACC is ultimately responsible for ensuring that the Bank maintains an effective AML Program, by providing oversight and holding senior management accountable for adherence.

The BBVA US Operations Committee, a management committee, has the responsibility for overseeing the compliance and maintenance of the controls associated with executing the strategy for BBVA US Operations and receives quarterly, and as needed, AML Program reports, as well as reviews AML Program documentation.

Additionally, two other management committees, the Compliance Risk Oversight Committee and the Financial Crimes Compliance Risk Oversight Committee, receive and review quarterly AML Program reports and review AML Program documentation annually and as needed.

AML Program execution is accomplished through the three lines of defense system whereby first, second and third line functions have specific roles and responsibilities. The lines of business and operational functions across the Bank are the first line of defense and are owners and managers of the unique compliance risk within each unit. Management and individual employees within each unit are responsible for the identification, assessment, mitigation, monitoring and reporting of compliance risks taken by the lines of business, consistent with the Bank's risk appetite, the current regulatory model for these risks and any material failures that may occur.

The US Compliance function represents the second line of defense and provides oversight of the AML Program. The AML Director and the AML Discipline Leaders apply specialized knowledge to the Bank's strategic agenda and develop and maintain models, policies and methodologies that adhere to the BSA, OFAC and CDD/EDD requirements, and all AML-related rules and regulations. The Compliance Execution function is responsible for the operational aspects of the AML Program, such as, but not limited to, reviews, investigations, filing currency transaction reports ("CTRs") and suspicious activity reports, CIP, CDD/EDD continuous monitoring, OFAC/Sanctions monitoring and annual training.

Internal Audit represents the third line of defense and provides the necessary independent review and reporting of processes, systems and control testing that is required for an effective program.

Independence of the Compliance Function

To ensure accountability exists between the AML Program and the support staff with operations and the business line, a separation of duties is maintained. The AML Director, working in cooperation with the CCO, is the authority on BSA/AML matters at the Bank and provides guidance to the first line of defense. A clear distinction is made between supporting the strong adherence to the BSA/AML/OFAC rules and regulations and business line strategic goals. Accordingly, the AML Director is able to freely report with transparency any issues pertaining to BSA/AML/OFAC risks and mitigating factors to the AML Program.

To further the independence of the BSA/AML/OFAC compliance staff, compensation is based on the overall performance of the Bank and not the success of a particular business line or product.

Oversight

The Bank's Executive Management is responsible for establishing procedures that drive operations and business practices that reflect the Bank's commitment to AML, counter-terrorist financing and sanctions compliance, as well as adherence to the BSA Policy. Annually, the ACC, as delegated by the board of directors, reviews and approves the BSA Policy and appoints the BSA Officer. Prior to submission to the ACC, the Compliance Risk Oversight Committee, of which the AML Director is a voting member, reviews AML Program documentation to ensure alignment with all other Compliance policies, programs, methodologies, etc.

Also, the AML Director chairs the quarterly meetings of the US Financial Crimes Compliance and Risk Committee (the "FCC-ROC"), which oversees the risks associated with fraud, AML, cyber-crimes and sanctions. The reporting includes BSA/AML and OFAC metrics used to monitor the program, including currency transaction reporting, suspicious activity reporting, and sanction rejected transactions or blocked accounts.

Escalation Protocols

The CCO and the AML Director regularly report material AML compliance matters to executive management, relevant committees and the ACC. In addition to formalized reporting, information may be communicated through ad-hoc discussions or periodic meetings. Typically, issues are escalated to the AML Director and CCO and through the appropriate governance, as applicable.

Risk Assessments

The Bank developed a BSA/AML risk assessment process that is facilitated by the use of the GRC system (B Wise) and data collected from core systems throughout the Bank. B Wise provides a standardized method to identify and measure money laundering risks. The BSA/AML risk assessment process is performed in accordance with Federal Financial Institutions Examination Council BSA/AML Examination Manual as guidance. On an annual basis, the evaluation of the risk types are consolidated to create the Bank's BSA/AML Risk Assessment.

Upon completion, the Bank's BSA/AML Risk Assessment is presented to the C-ROC, the FCC-ROC, BBVA US Operations and the ACC.

The Bank uses three primary risk factors to assess its overall BSA/AML exposure. The risk factors are equally weighted and include customers, geographies, and products and services. Within each of the three primary risk factors, sub-risk factors are identified, scored and averaged to determine the rating for the primary risk factors. Each of the primary risk factor ratings is then averaged to determine the overall BSA/AML risk exposure. The BBVA US BSA/AML Risk Assessment Methodology uses seven inherent risk elements to assess its overall Inherent Risk Score. The risk elements include management oversight, staffing resources, systems, policies and procedures, monitoring, processes and training. Each risk element is given a rating, inherent risk points are awarded, and the points are totaled to create an Inherent Risk Score. The Control Environment Rating is determined by evaluating the adequacy of the controls in place to mitigate the inherent risk exposure and a Control Mitigation Score is generated based on the ratings of each Control Pillar. The Residual Risk Score is determined by subtracting the Control Mitigation Score from the Inherent Risk Score.

Additionally, the Bank performs an annual risk assessment based on the risks associated with OFAC and sanctions processes using B Wise and seven inherent risk elements to assess its overall OFAC risk exposure, similar to the BSA/AML risk assessment process.

Training

AML training is assigned to all employees as part of the Annual Compliance Training plan. Bank executives and employees are assigned mandatory annual BSA/AML and OFAC online via the Learning Management System, Campus BBVA. Additional BSA/AML and OFAC training is assigned to employees based on job function. The AML Director also provides annual training to the Bank's board of directors.

Monitoring and Controls

The BSA Policy outlines the CIP and CDD/EDD requirements for onboarding and continuous monitoring of customer risk, including both documentary and non-documentary procedures to ensure the Bank knows the customer's identity and source of funds.

The Bank developed and implemented an AML Program that is consistent with its size, location and activities. The AML Director is responsible for the development of the program, which includes appropriate procedures and controls to avoid use of the Bank as a facility for money laundering, terrorist financing or other potential illicit activity.

- Customer-facing personnel (*e.g.*, branch employees, relationship bankers, etc.) serve as the first line of defense in the Bank's efforts to identify and report unusual activity. As such, employees play a critical internal control role. Bank employees who are involved in opening accounts, managing accounts, or accepting and processing customer accounts or service transactions, adhere to specified account opening procedures and monitor customers and customers' account activity for red flags indicative of money laundering and/or terrorist

funding activities. Upon identification of any unusual activity, employees are required to report all such instances to the Bank's AML Monitoring Execution team. Employees are specifically trained to recognize and report such activity.

- The Bank's AML Director and AML Execution teams serve as the secondary lines of defense against possible use of the Bank as a money laundering vehicle. AML Execution teams are responsible for the review of multiple information systems that are specifically designed or utilized to identify money laundering red flags or other unusual activity.

The Bank maintains controls and procedures to aggregate cash transactions for CTRs qualify customers for CTR exemptions, and to identify, report and file suspicious transactions in a timely manner. The Oracle Financial Crime Compliance Management CTR and AML modules are the primary tools utilized.

Further, the Bank maintains procedures to ensure updates to OFAC country restrictions and specially designated nationals ("SDN") lists. All new and existing accounts/relationships (including account maintenance), vendors and employees are screened against the OFAC SDN list nightly. If a transaction or account is found to violate OFAC regulations, it is blocked, rejected or restricted. If either an account or transaction is required to be blocked/frozen, the related funds are moved to a specially designated OFAC Blocked Funds Holding Account, from which only specially designated Bank Compliance personnel are able to debit. If a transaction or account is required to be rejected, the funds or other property in question are returned to the originator.

Compliance Testing and Internal Audit

Compliance Testing (a second line function) and Internal Audit (a third line function) review the execution of AML Program annually to ensure compliance by both the first and second line of defense activities. Upon completion of corrective actions there is a validation performed to close the issues or findings.

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Competitive Effects Summary Charts and Market Tables

PNC Bank and BBVA USA Overlapping Banking Markets

Overlapping Banking Markets Are Consistent with Board Precedent and DOJ Bank Merger Guidelines

Data are as of June 30, 2020. All rankings, market deposit shares, and HHIs are based on thrift deposits weighted at 50%. The remaining number of competitors noted in each market includes thrift institutions.

Auburn/Opelika Area, AL: Lee County, Alabama (minus the portion that is within 12 road miles of Phenix City, Alabama or Columbus, Georgia).

	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
<i>PNC Pre-Consummation</i>	10	166,350	4.68	1,212	130	16
<i>BBVA Bancshares</i>	2	494,411	13.91			
<i>PNC Post-Consummation</i>	2	660,761	18.59			

Birmingham, Alabama – Bibb, Blount, Chilton, Jefferson, Saint Clair, Shelby and Walker Counties, Alabama.

	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
<i>PNC Pre-Consummation</i>	9	868,778	1.63	1,859	85	49
<i>BBVA Bancshares</i>	2	13,838,361	25.98			
<i>PNC Post-Consummation</i>	2	14,707,139	27.61			

Decatur Area, Alabama – Morgan and Lawrence Counties in Alabama.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
<i>PNC Pre-Consummation</i>	7	164,360	6.21	1,364	105	12
<i>BBVA Bancshares</i>	4	224,021	8.46			
<i>PNC Post-Consummation</i>	4	338,381	14.66			
Gulf Shores Area, Alabama – The towns of Elberta, Foley, Gulf Shores, Lillian, Magnolia Springs and Orange Beach in Baldwin County, Alabama.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
<i>PNC Pre-Consummation</i>	7	124,157	6.17	1,212	26	15
<i>BBVA Bancshares</i>	11	42,316	2.10			
<i>PNC Post-Consummation</i>	4	166,473	8.28			
Huntsville Area, Alabama – Madison County and Limestone County (minus the town of Ardmore) in Alabama.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
<i>PNC Pre-Consummation</i>	11	303,222	2.90	1,084	68	29
<i>BBVA Bancshares</i>	2	1,231,268	11.78			
<i>PNC Post-Consummation</i>	2	1,534,490	14.68			

Mobile Area, Alabama – Mobile County, Alabama and the towns of Bay Minette, Daphne, Fairhope, Loxley, Point Clear, Robertsdale, Silverhill, Spanish Fort and Summerdale in Baldwin County, Alabama.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
<i>PNC Pre-Consummation</i>	4	1,106,714	9.33	1,544	226	29
<i>BBVA Bancshares</i>	2	1,437,973	12.12			
<i>PNC Post-Consummation</i>	2	2,544,687	21.45			
Montgomery Area, Alabama – Autauga, Elmore, Lowndes and Montgomery Counties, Alabama; and the town of Tallassee in Tallapoosa County, Alabama.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
<i>PNC Pre-Consummation</i>	13	150,681	16.87	54	1,133	23
<i>BBVA Bancshares</i>	2	1,594,868	1.59			
<i>PNC Post-Consummation</i>	2	1,745,549	18.46			
Tuscaloosa Area, Alabama – Tuscaloosa County, Alabama, and the city of Moundville in Hale County, Alabama.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
<i>PNC Pre-Consummation</i>	9	160,918	3.90	1,191	43	18
<i>BBVA Bancshares</i>	8	227,083	5.50			
<i>PNC Post-Consummation</i>	5	338,001	9.40			

Gainesville Area, Florida – Alachua, Gilchrist and Levy Counties, Florida.						
+	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
<i>PNC Pre-Consummation</i>	13	80,800	1.36	1,343	27	16
<i>BBVA Bancshares</i>	3	589,351	9.91			
<i>PNC Post-Consummation</i>	3	670,151	11.27			
Ocala Area, Florida – Marion County, Florida.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
<i>PNC Pre-Consummation</i>	16	32,487	0.51	1,252	12	18
<i>BBVA Bancshares</i>	4	775,904	12.09			
<i>PNC Post-Consummation</i>	4	808,391	12.59			
Tampa Bay Area, Florida – Hernando, Hillsborough, Pinellas and Pasco Counties, Florida.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
<i>PNC Pre-Consummation</i>	11	1,708,022	1.71	1,251	1	55
<i>BBVA Bancshares</i>	28	348,959	0.35			
<i>PNC Post-Consummation</i>	10	2,056,981	2.05			

Dallas, Texas – Dallas and Rockwall Counties, Texas; the southeastern quadrant of Denton County, Texas, including Denton and Lewisville; the southwestern quadrant of Collin County, Texas, including McKinney and Plano; the communities of Forney and Terrell in Kaufman County, Texas; and Midlothian, Waxahachie and Ferris in Ellis County, Texas.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
<i>PNC Pre-Consummation</i>	106	37,338	0.01	1,948	0	128
<i>BBVA Bancshares</i>	5	8,950,183	2.89			
<i>PNC Post-Consummation</i>	5	8,987,521	2.91			
Fort Worth, Texas – Tarrant, Johnson, and Wise Counties, Texas; Parker County, Texas (minus Mineral Wells); and the southwestern quadrant of Denton County, Texas, including Roanoke.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
<i>PNC Pre-Consummation</i>	68	23,964	0.01	4,974 ¹	0	81
<i>BBVA Bancshares</i>	6	3,582,441	1.87			
<i>PNC Post-Consummation</i>	6	3,606,405	1.88			
Houston, Texas – Austin, Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, San Jacinto, and Waller Counties, Texas.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
<i>PNC Pre-Consummation</i>	99	0	N/A	2,558	N/A	93
<i>BBVA Bancshares</i>	4	16,073,270	5.37			
<i>PNC Post-Consummation</i>	4	16,073,270	5.37			

¹ The concentration in the Fort Worth, TX banking market is overstated by the apparent centralized booking of deposits by Charles Schwab Corporation (“Schwab”). Of Schwab’s total consolidated deposits of \$301.6 billion, 96.7% (\$291.7 billion) are booked in the Fort Worth, TX banking market.

Summary of PNC Financial Services Group and BBVA USA
June 30, 2020 Summary of Deposits

Market	PNC BBVA USA		Thrifths Weighted 50%						2% Test*					
			Combined Share	Change in HHI	Post-merger HHI	Indicated Divestiture 1800/200	Indicated Divestiture 2200/250	Indicated Divestiture 35%	Combined Share	Change in HHI	Post-merger HHI	Indicated Divestiture 1800/200	Indicated Divestiture 2200/250	Indicated Divestiture 35%
Fed Banking Market														
Auburn/Opelika Area, AL Fed Banking Market	166,350	494,411	18.59	130	1,212	-	-	-	18.59	130	1,212	-	-	-
Birmingham, AL Fed Banking Market	868,778	13,838,361		85	1,859	-	-	-	27.61	85	1,859	-	-	-
Decatur Area, AL Fed Banking Market	164,360	224,021	14.66	105	1,364	-	-	-	14.66	105	1,364	-	-	-
Gulf Shores Area, AL Fed Banking Market	124,157	42,316	8.28	26	1,212	-	-	-	8.28	26	1,212	-	-	-
Huntsville Area, AL Fed Banking Market	303,222	1,231,268	14.68	68	1,084	-	-	-	14.68	68	1,084	-	-	-
Mobile Area, AL Fed Banking Market	1,106,714	1,437,973	21.45	226	1,544	-	-	-	21.45	226	1,544	-	-	-
Montgomery Area, AL Fed Banking Market	150,681	1,594,868	18.46	54	1,133	-	-	-	18.46	54	1,133	-	-	-
Tuscaloosa Area, AL Fed Banking Market	160,918	227,083	9.40	43	1,191	-	-	-	9.52	44	1,220	-	-	-
		27.61												
Gainesville Area, FL Fed Banking Market	80,800	589,351	11.27	27	1,343	-	-	-	11.23	27	1,335	-	-	-
Ocala Area, FL Fed Banking Market	32,487	775,904	12.59	12	1,252	-	-	-	12.50	12	1,234	-	-	-
Tampa Bay Area, FL Fed Banking Market	1,708,022	348,959	2.05	1	1,252	-	-	-	2.06	1	1,257	-	-	-
Dallas, TX Fed Banking Market	37,338	8,950,183	2.91	0	1,948	-	-	-	2.87	0	1,899	-	-	-
Fort Worth, TX Fed Banking Market	23,964	3,582,441	1.88	0	4,974	-	-	-	6.18	1	1,024	-	-	-
Houston, TX Fed Banking Market	-	16,073,270		-	2,558	-	-	-	5.37	-	2,563	-	-	-
County														
Baldwin County, AL	446,901	490,241	17.51	153	1,060	-	-	-	17.51	153	1,060	-	-	-
Jefferson County, AL	732,623	13,409,766		93	2,133	-	-	-	30.83	93	2,132	-	-	-
Lee County, AL	166,350	494,411	18.46	128	1,217	-	-	-	18.50	129	1,222	-	-	-
Limestone County, AL	59,167	107,205	17.98	148	1,894	-	-	-	17.98	148	1,894	-	-	-
Madison County, AL	244,055	1,240,063	14.35	60	1,113	-	-	-	14.35	60	1,113	-	-	-
Mobile County, AL	783,970	990,048	20.81	214	1,734	-	-	-	20.81	214	1,734	-	-	-
Montgomery County, AL	71,052	1,594,868	21.92	39	1,415	-	-	-	21.92	39	1,415	-	-	-
Morgan County, AL	164,360	224,021	16.51	133	1,438	-	-	-	16.51	133	1,438	-	-	-
Shelby County, AL	84,581	298,240	9.52	31	1,605	-	-	-	9.52	31	1,605	-	-	-
Tuscaloosa County, AL	160,918	227,083	9.60	45	1,238	-	-	-	9.72	46	1,268	-	-	-
		30.83												
Alachua County, FL	80,800	589,351	12.69	34	1,567	-	-	-	12.64	34	1,556	-	-	-
Marion County, FL	32,487	775,904	12.59	12	1,252	-	-	-	12.50	12	1,234	-	-	-
Collin County, TX	37,338	948,179	2.92	1	1,012	-	-	-	2.88	1	987	-	-	-
Dallas County, TX	-	7,419,475	2.84	-	2,285	-	-	-	2.80	-	2,226	-	-	-
Denton County, TX	-	648,952	0.44	-	8,328	-	-	-	5.03	-	1,389	-	-	-
Harris County, TX	-	13,672,440		-	3,053	-	-	-	5.42	-	3,165	-	-	-
Montgomery County, TX	-	890,955	5.98	-	1,398	-	-	-	5.98	-	1,398	-	-	-
Tarrant County, TX	23,964	3,197,550	6.36	1	1,214	-	-	-	6.29	1	1,193	-	-	-
Alternative DOJ Markets														
Auburn-Opelika, AL RMA	166,350	494,411	18.59	130	1,212	-	-	-	18.59	130	1,212	-	-	-
Baldwin County, AL Outside Mobile RMA	210,049	42,316	9.09	23	1,347	-	-	-	9.09	23	1,347	-	-	-
Birmingham, AL RMA	849,065	5,237,48,700		95	2,060	-	-	-	29.49	95	2,059	-	-	-
Decatur, AL RMA	164,360	224,021	17.07	142	1,507	-	-	-	17.07	142	1,507	-	-	-
Huntsville, AL RMA	244,055	1,124,063	13.85	56	1,050	-	-	-	13.85	56	1,050	-	-	-
Limestone County, AL Outside Huntsville RMA	59,167	107,205	18.49	157	1,922	-	-	-	18.49	157	1,922	-	-	-
Mobile, AL RMA	1,020,822	1,437,973	22.44	244	1,543	-	-	-	22.44	244	1,543	-	-	-
Montgomery, AL RMA	150,681	1,594,868	19.28	59	1,219	-	-	-	19.28	59	1,219	-	-	-
Tuscaloosa, AL RMA	160,918	227,083	9.80	47	1,263	-	-	-	9.93	48	1,295	-	-	-
		29.50												
Gainesville, FL RMA	80,800	589,351	13.40	38	1,683	-	-	-	13.35	38	1,670	-	-	-

Summary of PNC Financial Services Group and BBVA USA
June 30, 2020 Summary of Deposits

Market	PNC BBVA USA		Thriffs Weighted 50%						2% Test*					
			Combined Share	Change in HHI	Post-merger HHI	Indicated Divestiture 1800/200	Indicated Divestiture 2200/250	Indicated Divestiture 35%	Combined Share	Change in HHI	Post-merger HHI	Indicated Divestiture 1800/200	Indicated Divestiture 2200/250	Indicated Divestiture 35%
Ocala, FL RMA	32,487	775,904	13.74	15	1,334	-	-	-	13.63	14	1,314	-	-	-
Dallas-Fort Worth, TX RMA	61,302	12,175,127	2.47	0	1,651	-	-	-	3.34	0	1,686	-	-	-
Denton, TX RMA	-	138,023	3.83	-	1,059	-	-	-	3.83	-	1,059	-	-	-
Houston, TX RMA	-	15,429,615	5.25	-	2,666	-	-	-	5.37	-	2,742	-	-	-
<u>Variations on Deposit Weightings</u>														
Fort Worth, TX Fed Banking Market	23,964	3,582,441	6.24	1	1,040	-	-	-	6.18	1	1,024	-	-	-
Tampa Bay Area, FL Fed Banking Market	1,708,022	348,959	2.76	2	1,086	-	-	-	2.77	2	1,092	-	-	-

* 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Includes markets where PNC has opened branches since June 2020.

Does not include markets where PNC has proposed opening branches since June 2020, but does not yet have a physical presence.

Company	Type	Branches	Share	Total		SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share				
<u>Auburn/Opelika Area, AL Fed Banking Market</u>													
Auburn National Bancorporation, Inc.	Bank	6	14.63	769,025	21.63	769,025	21.63	769,025	21.63	769,025	21.63	769,025	21.63
Banco Bilbao Vizcaya Argentaria, SA	Bank	3	7.32	494,411	13.91	494,411	13.91	494,411	13.91	494,411	13.91	494,411	13.91
South State Corporation	Bank	3	7.32	379,191	10.67	379,191	10.67	379,191	10.67	379,191	10.67	379,191	10.67
Wells Fargo & Company	Bank	3	7.32	262,957	7.40	262,957	7.40	262,957	7.40	262,957	7.40	262,957	7.40
Regions Financial Corporation	Bank	3	7.32	261,411	7.35	261,411	7.35	261,411	7.35	261,411	7.35	261,411	7.35
Truist Financial Corporation	Bank	3	7.32	240,791	6.77	240,791	6.77	240,791	6.77	240,791	6.77	240,791	6.77
Southern States Bancshares, Inc.	Bank	2	4.88	239,510	6.74	239,510	6.74	239,510	6.74	239,510	6.74	239,510	6.74
BancorpSouth Bank	Bank	3	7.32	207,262	5.83	207,262	5.83	207,262	5.83	207,262	5.83	207,262	5.83
River Financial Corporation	Bank	2	4.88	202,539	5.70	202,539	5.70	202,539	5.70	202,539	5.70	202,539	5.70
PNC Financial Services Group, Inc.	Bank	4	9.76	166,350	4.68	166,350	4.68	166,350	4.68	166,350	4.68	166,350	4.68
Trustmark Corporation	Bank	2	4.88	105,983	2.98	105,983	2.98	105,983	2.98	105,983	2.98	105,983	2.98
MetroCity Bankshares, Inc.	Bank	1	2.44	76,789	2.16	76,789	2.16	76,789	2.16	76,789	2.16	76,789	2.16
Valley National Bancorp	Bank	1	2.44	70,510	1.98	70,510	1.98	70,510	1.98	70,510	1.98	70,510	1.98
Renasant Corporation	Bank	1	2.44	25,995	0.73	25,995	0.73	25,995	0.73	25,995	0.73	25,995	0.73
JPMorgan Chase & Co.	Bank	1	2.44	24,155	0.68	24,155	0.68	24,155	0.68	24,155	0.68	24,155	0.68
MidSouth Bancorporation	Bank	1	2.44	12,951	0.36	12,951	0.36	12,951	0.36	12,951	0.36	12,951	0.36
Henderson Bancshares, Inc.	Bank	1	2.44	12,516	0.35	12,516	0.35	12,516	0.35	12,516	0.35	12,516	0.35
USAL Bancorp, Inc.	Bank	1	2.44	2,863	0.08	2,863	0.08	2,863	0.08	2,863	0.08	2,863	0.08
Total		41	100.00	3,555,209	100.00	3,555,209	100.00	3,555,209	100.00	3,555,209	100.00	3,555,209	100.00
PNC Financial Services Group, Inc.	Bank	4	9.76	166,350	4.68	166,350	4.68	166,350	4.68	166,350	4.68	166,350	4.68
Banco Bilbao Vizcaya Argentaria, SA	Bank	3	7.32	494,411	13.91	494,411	13.91	494,411	13.91	494,411	13.91	494,411	13.91
Post Merger		7	17.07	660,761	18.59	660,761	18.59	660,761	18.59	660,761	18.59	660,761	18.59
Pre-merger HHI		743.6		1,082.2		1,082.2		1,082.2		1,082.2		1,082.2	
Change		142.8		130.1		130.1		130.1		130.1		130.1	
Post-merger HHI		886.4		1,212.3		1,212.3		1,212.3		1,212.3		1,212.3	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total		SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share				
				2% Thrifts 100%									
<u>Birmingham, AL Fed Banking Market</u>													
Regions Financial Corporation	Bank	62	19.31	16,091,014	30.15	16,091,014	30.21	16,091,014	30.20	16,091,014	30.21	16,091,014	30.21
Banco Bilbao Vizcaya Argentaria, SA	Bank	29	9.03	13,838,361	25.93	13,838,361	25.98	13,838,361	25.97	13,838,361	25.98	13,838,361	25.98
Wells Fargo & Company	Bank	32	9.97	4,558,700	8.54	4,558,700	8.56	4,558,700	8.56	4,558,700	8.56	4,558,700	8.56
ServisFirst Bancshares, Inc.	Bank	3	0.93	3,932,063	7.37	3,932,063	7.38	3,932,063	7.38	3,932,063	7.38	3,932,063	7.38
Synovus Financial Corp.	Bank	14	4.36	2,579,042	4.83	2,579,042	4.84	2,579,042	4.84	2,579,042	4.84	2,579,042	4.84
Cadence Bancorporation	Bank	9	2.80	1,907,376	3.57	1,907,376	3.58	1,907,376	3.58	1,907,376	3.58	1,907,376	3.58
Truist Financial Corporation	Bank	21	6.54	1,386,009	2.60	1,386,009	2.60	1,386,009	2.60	1,386,009	2.60	1,386,009	2.60
First Horizon National Corporation	Bank	8	2.49	1,030,803	1.93	1,030,803	1.94	1,030,803	1.93	1,030,803	1.94	1,030,803	1.94
PNC Financial Services Group, Inc.	Bank	13	4.05	868,778	1.63	868,778	1.63	868,778	1.63	868,778	1.63	868,778	1.63
Oakworth Capital, Inc.	Bank	1	0.31	635,441	1.19	635,441	1.19	635,441	1.19	635,441	1.19	635,441	1.19
Bryant Bank	Bank	6	1.87	587,087	1.10	587,087	1.10	587,087	1.10	587,087	1.10	587,087	1.10
South State Corporation	Bank	2	0.62	530,896	0.99	530,896	1.00	530,896	1.00	530,896	1.00	530,896	1.00
Metro Bank	Bank	6	1.87	526,134	0.99	526,134	0.99	526,134	0.99	526,134	0.99	526,134	0.99
Renasant Corporation	Bank	6	1.87	486,216	0.91	486,216	0.91	486,216	0.91	486,216	0.91	486,216	0.91
SouthPoint Bancshares, Inc.	Bank	4	1.25	414,365	0.78	414,365	0.78	414,365	0.78	414,365	0.78	414,365	0.78
HomeTown Bancorp of Alabama, Inc.	Bank	5	1.56	384,243	0.72	384,243	0.72	384,243	0.72	384,243	0.72	384,243	0.72
Central State Bancorporation	Bank	5	1.56	341,756	0.64	341,756	0.64	341,756	0.64	341,756	0.64	341,756	0.64
BancorpSouth Bank	Bank	7	2.18	340,744	0.64	340,744	0.64	340,744	0.64	340,744	0.64	340,744	0.64
Valley National Bancorp	Bank	6	1.87	327,451	0.61	327,451	0.61	327,451	0.61	327,451	0.61	327,451	0.61
First US Bancshares, Inc.	Bank	6	1.87	271,403	0.51	271,403	0.51	271,403	0.51	271,403	0.51	271,403	0.51
CommerceOne Bank	Bank	1	0.31	223,433	0.42	223,433	0.42	223,433	0.42	223,433	0.42	223,433	0.42
Progress Financial Corporation	Bank	2	0.62	220,872	0.41	220,872	0.41	220,872	0.41	220,872	0.41	220,872	0.41
Pinnacle Bancshares, Inc.	Bank	6	1.87	214,702	0.40	214,702	0.40	214,702	0.40	214,702	0.40	214,702	0.40
River Financial Corporation	Bank	3	0.93	202,724	0.38	202,724	0.38	202,724	0.38	202,724	0.38	202,724	0.38
Altrust Financial Services, Inc.	Bank	7	2.18	176,751	0.33	176,751	0.33	176,751	0.33	176,751	0.33	176,751	0.33
FirstFed Bancorp, Inc.	Bank	7	2.18	164,799	0.31	164,799	0.31	164,799	0.31	164,799	0.31	164,799	0.31
Union Bancshares, Inc.	Bank	10	3.12	161,469	0.30	161,469	0.30	161,469	0.30	161,469	0.30	161,469	0.30
Trustmark Corporation	Bank	4	1.25	156,656	0.29	156,656	0.29	156,656	0.29	156,656	0.29	156,656	0.29
Citizens Bancshares Corporation	Bank	1	0.31	96,295	0.18	96,295	0.18	96,295	0.18	96,295	0.18	96,295	0.18
Millennial Bank	Bank	1	0.31	84,888	0.16	84,888	0.16	84,888	0.16	84,888	0.16	84,888	0.16
Traditions Bancshares, Inc.	Bank	1	0.31	79,796	0.15	-	-	-	-	-	-	-	-
Relations Bancshares, Inc.	Bank	1	0.31	69,921	0.13	69,921	0.13	69,921	0.13	69,921	0.13	69,921	0.13
First National Bankers Bankshares, Inc.	Bank	1	0.31	62,012	0.12	62,012	0.12	62,012	0.12	62,012	0.12	62,012	0.12
Marion County Bancshares, Inc.	Bank	2	0.62	55,747	0.10	55,747	0.10	55,747	0.10	55,747	0.10	55,747	0.10
Southern States Bancshares, Inc.	Bank	1	0.31	48,251	0.09	48,251	0.09	48,251	0.09	48,251	0.09	48,251	0.09
EvaBank	Bank	1	0.31	41,567	0.08	41,567	0.08	41,567	0.08	41,567	0.08	41,567	0.08
Marion Bancshares, Inc.	Bank	3	0.93	37,534	0.07	37,534	0.07	37,534	0.07	37,534	0.07	37,534	0.07
Se-Fed Bancshares, Inc.	Thrift	1	0.31	29,971	0.06	14,986	0.03	14,986	0.03	-	-	-	-
CBS Banc-Corp.	Bank	2	0.62	29,816	0.06	29,816	0.06	29,816	0.06	29,816	0.06	29,816	0.06
BankFirst Capital Corporation	Bank	1	0.31	19,710	0.04	19,710	0.04	19,710	0.04	19,710	0.04	19,710	0.04
SouthFirst Bancshares, Inc.	Thrift	1	0.31	19,475	0.04	9,738	0.02	19,475	0.04	19,475	0.04	19,475	0.04
Woodforest Financial Group, Inc.	Bank	9	2.80	18,228	0.03	18,228	0.03	18,228	0.03	18,228	0.03	18,228	0.03
RBC, Inc.	Bank	1	0.31	17,785	0.03	17,785	0.03	17,785	0.03	17,785	0.03	17,785	0.03
Noble Bancshares, Inc.	Bank	1	0.31	17,705	0.03	17,705	0.03	17,705	0.03	17,705	0.03	17,705	0.03
Community Bancshares of Mississippi, Inc.	Bank	1	0.31	17,119	0.03	17,119	0.03	17,119	0.03	17,119	0.03	17,119	0.03
Beal Financial Corporation	Thrift	1	0.31	16,330	0.03	8,165	0.02	16,330	0.03	16,330	0.03	16,330	0.03
Alamerica BancCorp, Inc.	Bank	1	0.31	15,693	0.03	15,693	0.03	15,693	0.03	15,693	0.03	15,693	0.03
West Alabama Capital Corp.	Bank	2	0.62	14,986	0.03	14,986	0.03	14,986	0.03	14,986	0.03	14,986	0.03
First Bancorporation of Geraldine, Inc.	Bank	1	0.31	12,633	0.02	12,633	0.02	12,633	0.02	12,633	0.02	12,633	0.02
Peoples Independent Bancshares, Inc.	Bank	1	0.31	10,776	0.02	10,776	0.02	10,776	0.02	10,776	0.02	10,776	0.02

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		Share	2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%					
<u>Birmingham, AL Fed Banking Market</u>													
Bank of New York Mellon Corporation	Bank	1	0.31	-	-	-	-	-	-	-	-	-	-
Total		321	100.00	53,375,526	100.00	53,262,842	100.00	53,280,745	100.00	53,265,759	100.00	53,265,759	100.00
PNC Financial Services Group, Inc.	Bank	13	4.05	868,778	1.63	868,778	1.63	868,778	1.63	868,778	1.63	868,778	1.63
Banco Bilbao Vizcaya Argentaria, SA	Bank	29	9.03	13,838,361	25.93	13,838,361	25.98	13,838,361	25.97	13,838,361	25.98	13,838,361	25.98
Post Merger		42	13.08	14,707,139	27.55	14,707,139	27.61	14,707,139	27.60	14,707,139	27.61	14,707,139	27.61
Pre-merger HHI		713.6		1,766.6		1,774.1		1,772.9		1,773.9		1,773.9	
Change		73.2		84.4		84.8		84.7		84.7		84.7	
Post-merger HHI		786.8		1,851.0		1,858.9		1,857.6		1,858.7		1,858.7	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls	SBs, S&Ls	Share	SBs, S&Ls	Share	2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%		Weighted 50%				2% Thrifts 100%	
<u>Dallas, TX Fed Banking Market</u>													
Bank of America Corporation	Bank	97	9.54	113,974,127	36.33	113,974,127	36.84	113,974,127	36.33	113,974,127	36.34	113,974,127	36.34
JPMorgan Chase & Co.	Bank	143	14.06	67,163,106	21.41	67,163,106	21.71	67,163,106	21.41	67,163,106	21.42	67,163,106	21.41
Texas Capital Bancshares, Inc.	Bank	6	0.59	24,376,907	7.77	24,376,907	7.88	24,376,907	7.77	24,376,907	7.77	24,376,907	7.77
Wells Fargo & Company	Bank	104	10.23	15,246,808	4.86	15,246,808	4.93	15,246,808	4.86	15,246,808	4.86	15,246,808	4.86
Banco Bilbao Vizcaya Argentaria, SA	Bank	52	5.11	8,950,183	2.85	8,950,183	2.89	8,950,183	2.85	8,950,183	2.85	8,950,183	2.85
NexBank Capital, Inc.	Thrift	3	0.29	7,313,473	2.33	3,656,737	1.18	7,313,473	2.33	7,313,473	2.33	7,313,473	2.33
Prosperity Bancshares, Inc.	Bank	53	5.21	6,700,709	2.14	6,700,709	2.17	6,700,709	2.14	6,700,709	2.14	6,700,709	2.14
Independent Bank Group, Inc.	Bank	22	2.16	5,505,502	1.75	5,505,502	1.78	5,505,502	1.76	5,505,502	1.76	5,505,502	1.76
Hilltop Holdings Inc.	Bank	12	1.18	5,264,580	1.68	5,264,580	1.70	5,264,580	1.68	5,264,580	1.68	5,264,580	1.68
Comerica Incorporated	Bank	46	4.52	5,192,381	1.66	5,192,381	1.68	5,192,381	1.66	5,192,381	1.66	5,192,381	1.66
BOK Financial Corporation	Bank	14	1.38	4,115,418	1.31	4,115,418	1.33	4,115,418	1.31	4,115,418	1.31	4,115,418	1.31
Veritex Holdings, Inc.	Bank	17	1.67	3,887,069	1.24	3,887,069	1.26	3,887,069	1.24	3,887,069	1.24	3,887,069	1.24
Truist Financial Corporation	Bank	38	3.74	3,235,767	1.03	3,235,767	1.05	3,235,767	1.03	3,235,767	1.03	3,235,767	1.03
Cullen/Frost Bankers, Inc.	Bank	14	1.38	2,729,303	0.87	2,729,303	0.88	2,729,303	0.87	2,729,303	0.87	2,729,303	0.87
Inwood Bancshares, Inc.	Bank	11	1.08	2,591,950	0.83	2,591,950	0.84	2,591,950	0.83	2,591,950	0.83	2,591,950	0.83
Independent Bankers Financial Corporation	Bank	1	0.10	2,287,837	0.73	2,287,837	0.74	2,287,837	0.73	2,287,837	0.73	2,287,837	0.73
Capital One Financial Corporation	Bank	21	2.06	2,247,424	0.72	2,247,424	0.73	2,247,424	0.72	2,247,424	0.72	2,247,424	0.72
A.N.B. Holding Company, Ltd.	Bank	14	1.38	2,204,698	0.70	2,204,698	0.71	2,204,698	0.70	2,204,698	0.70	2,204,698	0.70
Triumph Bancorp, Inc.	Bank	3	0.29	1,694,046	0.54	1,694,046	0.55	1,694,046	0.54	1,694,046	0.54	1,694,046	0.54
Regions Financial Corporation	Bank	12	1.18	1,613,951	0.51	1,613,951	0.52	1,613,951	0.51	1,613,951	0.51	1,613,951	0.51
North Dallas Bank & Tru Co.	Bank	6	0.59	1,281,681	0.41	1,281,681	0.41	1,281,681	0.41	1,281,681	0.41	1,281,681	0.41
Beal Financial Corporation	Thrift	5	0.49	1,195,036	0.38	597,518	0.19	1,195,036	0.38	1,195,036	0.38	1,195,036	0.38
First Citizens Bancshares, Inc.	Bank	8	0.79	1,191,742	0.38	1,191,742	0.39	1,191,742	0.38	1,191,742	0.38	1,191,742	0.38
Bank OZK	Bank	10	0.98	1,184,029	0.38	1,184,029	0.38	1,184,029	0.38	1,184,029	0.38	1,184,029	0.38
Origin Bancorp, Inc.	Bank	6	0.59	1,051,130	0.34	1,051,130	0.34	1,051,130	0.34	1,051,130	0.34	1,051,130	0.34
Spend Life Wisely Company, Inc.	Bank	8	0.79	994,673	0.32	994,673	0.32	994,673	0.32	994,673	0.32	994,673	0.32
Northern Trust Corporation	Bank	2	0.20	970,153	0.31	970,153	0.31	970,153	0.31	970,153	0.31	970,153	0.31
Zions Bancorporation, National Association	Bank	9	0.88	911,537	0.29	911,537	0.29	911,537	0.29	911,537	0.29	911,537	0.29
BancFirst Corporation	Bank	3	0.29	708,667	0.23	708,667	0.23	708,667	0.23	708,667	0.23	708,667	0.23
Park Cities Financial Group, Inc.	Bank	1	0.10	697,745	0.22	697,745	0.23	697,745	0.22	697,745	0.22	697,745	0.22
UTB Financial Holding Company	Bank	2	0.20	642,971	0.20	642,971	0.21	642,971	0.20	642,971	0.21	642,971	0.20
SBT Bancshares, Inc.	Bank	4	0.39	641,608	0.20	641,608	0.21	641,608	0.20	641,608	0.20	641,608	0.20
BT Holdings, Inc.	Bank	3	0.29	632,528	0.20	632,528	0.20	632,528	0.20	632,528	0.20	632,528	0.20
Texas Security Bankshares, Inc.	Bank	3	0.29	594,382	0.19	594,382	0.19	594,382	0.19	594,382	0.19	594,382	0.19
Bank of Montreal	Bank	1	0.10	574,778	0.18	574,778	0.19	574,778	0.18	574,778	0.18	574,778	0.18
First Horizon National Corporation	Bank	2	0.20	558,263	0.18	558,263	0.18	558,263	0.18	558,263	0.18	558,263	0.18
CrossFirst Bankshares, Inc.	Bank	2	0.20	552,706	0.18	552,706	0.18	552,706	0.18	552,706	0.18	552,706	0.18
Quinlan Bancshares, Inc.	Bank	4	0.39	550,425	0.18	550,425	0.18	550,425	0.18	550,425	0.18	550,425	0.18
Tolleson Wealth Management, Inc.	Bank	1	0.10	529,516	0.17	529,516	0.17	529,516	0.17	529,516	0.17	529,516	0.17
Overton Financial Corporation	Bank	4	0.39	517,440	0.16	517,440	0.17	517,440	0.16	517,440	0.16	517,440	0.16
Maple Financial Holdings, Inc.	Bank	2	0.20	460,981	0.15	460,981	0.15	460,981	0.15	460,981	0.15	460,981	0.15
T Bancshares, Inc.	Bank	1	0.10	431,055	0.14	431,055	0.14	431,055	0.14	431,055	0.14	431,055	0.14
BancorpSouth Bank	Bank	6	0.59	415,025	0.13	415,025	0.13	415,025	0.13	415,025	0.13	415,025	0.13
Guaranty Bancshares, Inc.	Bank	6	0.59	393,827	0.13	393,827	0.13	393,827	0.13	393,827	0.13	393,827	0.13
Oakwood Bancshares, Inc.	Bank	2	0.20	361,254	0.12	361,254	0.12	361,254	0.12	361,254	0.12	361,254	0.12
AFNB Holdings, Inc.	Bank	6	0.59	351,615	0.11	351,615	0.11	351,615	0.11	351,615	0.11	351,615	0.11
Simmons First National Corporation	Bank	6	0.59	344,754	0.11	344,754	0.11	344,754	0.11	344,754	0.11	344,754	0.11
Access Bancorp, Inc.	Bank	3	0.29	338,689	0.11	338,689	0.11	338,689	0.11	338,689	0.11	338,689	0.11
South Plains Financial, Inc.	Bank	3	0.29	337,449	0.11	337,449	0.11	337,449	0.11	337,449	0.11	337,449	0.11
Olney Bancshares of Texas, Inc.	Bank	5	0.49	334,963	0.11	334,963	0.11	334,963	0.11	334,963	0.11	334,963	0.11
Lauritzen Corporation	Bank	4	0.39	312,872	0.10	312,872	0.10	312,872	0.10	312,872	0.10	312,872	0.10

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls			2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share				
Dallas, TX Fed Banking Market													
Greater Southwest Bancshares, Inc.	Bank	4	0.39	304,568	0.10	304,568	0.10	304,568	0.10	304,568	0.10	304,568	0.10
First Community Bancshares, Inc.	Bank	46	4.52	301,240	0.10	301,240	0.10	301,240	0.10	301,240	0.10	301,240	0.10
Liberty Capital Bancshares, Inc.	Bank	1	0.10	279,528	0.09	279,528	0.09	279,528	0.09	279,528	0.09	279,528	0.09
Pilot Point Bancorp, Inc.	Bank	6	0.59	271,960	0.09	271,960	0.09	271,960	0.09	271,960	0.09	271,960	0.09
TXRB Holdings, Inc.	Bank	2	0.20	267,791	0.09	267,791	0.09	267,791	0.09	267,791	0.09	267,791	0.09
Texas Brand Bancshares, Inc.	Bank	4	0.39	253,394	0.08	253,394	0.08	253,394	0.08	253,394	0.08	253,394	0.08
SWNB Bancorp, Inc.	Bank	3	0.29	252,617	0.08	252,617	0.08	252,617	0.08	252,617	0.08	252,617	0.08
Washington Federal, Inc.	Bank	6	0.59	220,980	0.07	220,980	0.07	220,980	0.07	220,980	0.07	220,980	0.07
MTA Bancshares Inc.	Bank	3	0.29	217,763	0.07	217,763	0.07	217,763	0.07	217,763	0.07	217,763	0.07
D Bancorp, Inc.	Bank	1	0.10	203,729	0.06	203,729	0.07	203,729	0.06	203,729	0.06	203,729	0.06
Happy Bancshares, Inc.	Bank	2	0.20	198,641	0.06	198,641	0.06	198,641	0.06	198,641	0.06	198,641	0.06
Red River Bancorp, Inc.	Bank	4	0.39	188,910	0.06	188,910	0.06	188,910	0.06	188,910	0.06	188,910	0.06
First Graham Bancorp, Inc.	Bank	3	0.29	186,098	0.06	186,098	0.06	186,098	0.06	186,098	0.06	186,098	0.06
First Guaranty Bancshares, Inc.	Bank	3	0.29	164,749	0.05	164,749	0.05	164,749	0.05	164,749	0.05	164,749	0.05
UMB Financial Corporation	Bank	2	0.20	158,502	0.05	158,502	0.05	158,502	0.05	158,502	0.05	158,502	0.05
Vista Bancshares, Inc.	Bank	2	0.20	157,970	0.05	157,970	0.05	157,970	0.05	157,970	0.05	157,970	0.05
Hope Bancorp, Inc.	Bank	1	0.10	149,422	0.05	149,422	0.05	149,422	0.05	149,422	0.05	149,422	0.05
National Bank Holdings Corporation	Bank	1	0.10	147,488	0.05	147,488	0.05	147,488	0.05	147,488	0.05	147,488	0.05
Golden Bank, National Association	Bank	2	0.20	141,776	0.05	141,776	0.05	141,776	0.05	141,776	0.05	141,776	0.05
Hanmi Financial Corporation	Bank	3	0.29	138,631	0.04	138,631	0.04	138,631	0.04	138,631	0.04	138,631	0.04
East West Bancorp, Inc.	Bank	3	0.29	131,122	0.04	131,122	0.04	131,122	0.04	131,122	0.04	131,122	0.04
Woodforest Financial Group, Inc.	Bank	23	2.26	125,131	0.04	125,131	0.04	125,131	0.04	125,131	0.04	125,131	0.04
Business First Bancshares, Inc.	Bank	2	0.20	117,398	0.04	117,398	0.04	117,398	0.04	117,398	0.04	117,398	0.04
Dominion Bancshares, Inc.	Bank	3	0.29	115,709	0.04	115,709	0.04	115,709	0.04	115,709	0.04	115,709	0.04
Cathay General Bancorp	Bank	1	0.10	112,834	0.04	112,834	0.04	112,834	0.04	112,834	0.04	112,834	0.04
Alliance Bancshares, Inc.	Bank	2	0.20	111,693	0.04	111,693	0.04	111,693	0.04	111,693	0.04	111,693	0.04
Third Coast Bancshares, Inc.	Bank	2	0.20	106,482	0.03	106,482	0.03	106,482	0.03	106,482	0.03	106,482	0.03
PFBS Holdings, Inc.	Bank	1	0.10	104,464	0.03	104,464	0.03	104,464	0.03	104,464	0.03	104,464	0.03
Shinhan Financial Group Co., Ltd.	Bank	1	0.10	103,667	0.03	103,667	0.03	103,667	0.03	103,667	0.03	103,667	0.03
One World Holding, Inc.	Bank	1	0.10	101,786	0.03	101,786	0.03	101,786	0.03	101,786	0.03	101,786	0.03
AmeriBancShares, Inc.	Bank	2	0.20	97,225	0.03	97,225	0.03	97,225	0.03	97,225	0.03	97,225	0.03
Bright Force Holding GP, LLC	Bank	1	0.10	96,531	0.03	96,531	0.03	96,531	0.03	96,531	0.03	96,531	0.03
BancAffiliated, Inc.	Bank	1	0.10	94,915	0.03	94,915	0.03	94,915	0.03	94,915	0.03	94,915	0.03
First Financial Bankshares, Inc.	Bank	2	0.20	93,093	0.03	93,093	0.03	93,093	0.03	93,093	0.03	93,093	0.03
JLL Associates G.P. FCH LLC	Bank	1	0.10	89,901	0.03	89,901	0.03	89,901	0.03	89,901	0.03	89,901	0.03
Hancock Whitney Corporation	Bank	3	0.29	85,426	0.03	85,426	0.03	85,426	0.03	85,426	0.03	85,426	0.03
Palmer Bancshares, Inc.	Bank	3	0.29	83,259	0.03	83,259	0.03	83,259	0.03	83,259	0.03	83,259	0.03
Bank7 Corp.	Bank	2	0.20	79,181	0.03	79,181	0.03	79,181	0.03	79,181	0.03	79,181	0.03
Ennis Bancshares, Inc.	Bank	2	0.20	73,551	0.02	73,551	0.02	73,551	0.02	73,551	0.02	73,551	0.02
Reeves Bancshares, Inc.	Bank	1	0.10	72,938	0.02	72,938	0.02	72,938	0.02	72,938	0.02	72,938	0.02
CBB Bancorp, Inc.	Bank	2	0.20	72,758	0.02	72,758	0.02	72,758	0.02	72,758	0.02	72,758	0.02
First Burkburnett Bancshares, Inc.	Bank	1	0.10	72,270	0.02	72,270	0.02	72,270	0.02	72,270	0.02	72,270	0.02
AmTex Bancshares, Inc.	Bank	1	0.10	69,745	0.02	69,745	0.02	69,745	0.02	69,745	0.02	69,745	0.02
Valliance Financial Corp.	Bank	1	0.10	65,418	0.02	65,418	0.02	65,418	0.02	65,418	0.02	65,418	0.02
Spirit of Texas Bancshares, Inc.	Bank	1	0.10	53,068	0.02	53,068	0.02	53,068	0.02	53,068	0.02	53,068	0.02
Colonial Holding Company	Thrift	2	0.20	51,889	0.02	25,945	0.01	25,945	0.01	-	-	-	-
Southside Bancshares, Inc.	Bank	2	0.20	51,015	0.02	51,015	0.02	51,015	0.02	51,015	0.02	51,015	0.02
Americo Bancshares, Inc.	Bank	2	0.20	49,518	0.02	49,518	0.02	49,518	0.02	49,518	0.02	49,518	0.02
Wallis Bancshares, Inc.	Bank	2	0.20	48,832	0.02	48,832	0.02	48,832	0.02	48,832	0.02	48,832	0.02
Great Plains Bancshares, Inc.	Bank	1	0.10	48,282	0.02	48,282	0.02	48,282	0.02	48,282	0.02	48,282	0.02
Midland Financial Co.	Thrift	1	0.10	43,272	0.01	21,636	0.01	43,272	0.01	43,272	0.01	43,272	0.01

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share	
				Deposits	Share	Weighted 50%	Share	Weighted 50%					Share
Dallas, TX Fed Banking Market													
2% Thrifts 100%													
Nacogdoches Commercial Bancshares, Inc.	Bank	2	0.20	43,150	0.01	43,150	0.01	43,150	0.01	43,150	0.01	43,150	0.01
Texas Banc Financial Corporation	Bank	1	0.10	42,251	0.01	42,251	0.01	42,251	0.01	42,251	0.01	42,251	0.01
Rice Bancshares, Inc.	Bank	1	0.10	39,591	0.01	39,591	0.01	39,591	0.01	39,591	0.01	39,591	0.01
PNC Financial Services Group, Inc.	Bank	4	0.39	37,338	0.01	37,338	0.01	37,338	0.01	37,338	0.01	37,338	0.01
Mitsubishi UFJ Financial Group, Inc.	Bank	1	0.10	34,705	0.01	34,705	0.01	34,705	0.01	34,705	0.01	34,705	0.01
CIT Group Inc.	Bank	1	0.10	34,322	0.01	34,322	0.01	34,322	0.01	34,322	0.01	34,322	0.01
Charis Holdings, Inc.	Bank	1	0.10	33,208	0.01	-	-	33,208	0.01	-	-	33,208	0.01
First Bancshares of Texas, Inc.	Bank	1	0.10	26,942	0.01	26,942	0.01	26,942	0.01	26,942	0.01	26,942	0.01
MetroCity Bankshares, Inc.	Bank	1	0.10	26,627	0.01	26,627	0.01	26,627	0.01	26,627	0.01	26,627	0.01
First IC Corporation	Bank	1	0.10	25,558	0.01	25,558	0.01	25,558	0.01	25,558	0.01	25,558	0.01
Security National Corporation	Bank	1	0.10	23,463	0.01	23,463	0.01	23,463	0.01	23,463	0.01	23,463	0.01
Henderson Texas Bancshares, Inc.	Bank	1	0.10	22,640	0.01	22,640	0.01	22,640	0.01	22,640	0.01	22,640	0.01
OP Bancorp	Bank	1	0.10	20,957	0.01	20,957	0.01	20,957	0.01	20,957	0.01	20,957	0.01
Community Bank Holdings of Texas, Inc.	Bank	1	0.10	17,861	0.01	17,861	0.01	17,861	0.01	17,861	0.01	17,861	0.01
International Bancshares Corporation	Bank	1	0.10	17,685	0.01	17,685	0.01	17,685	0.01	17,685	0.01	17,685	0.01
Herring Bancorp, Inc.	Bank	1	0.10	15,080	0.00	15,080	0.00	15,080	0.00	15,080	0.00	15,080	0.00
CBTX, Inc.	Bank	1	0.10	14,741	0.00	14,741	0.00	14,741	0.00	14,741	0.00	14,741	0.00
Riverbend Financial Corporation	Bank	1	0.10	14,216	0.00	14,216	0.00	14,216	0.00	14,216	0.00	14,216	0.00
Woori Financial Group Inc.	Bank	1	0.10	13,714	0.00	13,714	0.00	13,714	0.00	13,714	0.00	13,714	0.00
Beal Bank USA	Bank	2	0.20	11,059	0.00	-	-	-	-	-	-	-	-
Pinnacle Bancorp, Inc.	Bank	1	0.10	5,050	0.00	5,050	0.00	5,050	0.00	5,050	0.00	5,050	0.00
Greater Pacific Bancshares	Bank	1	0.10	4,674	0.00	4,674	0.00	4,674	0.00	4,674	0.00	4,674	0.00
FirstSun Capital Bancorp	Bank	1	0.10	1,811	0.00	1,811	0.00	1,811	0.00	1,811	0.00	1,811	0.00
Gulf Coast Bank and Trust Company	Bank	1	0.10	1,597	0.00	1,597	0.00	1,597	0.00	1,597	0.00	1,597	0.00
Bank of New York Mellon Corporation	Bank	2	0.20	-	-	-	-	-	-	-	-	-	-
Canadian Imperial Bank of Commerce	Bank	1	0.10	-	-	-	-	-	-	-	-	-	-
M&T Bank Corporation	Bank	1	0.10	-	-	-	-	-	-	-	-	-	-
Morgan Stanley	Bank	1	0.10	-	-	-	-	-	-	-	-	-	-
Total		1,017	100.00	313,715,103	100.00	309,369,001	100.00	313,678,100	100.00	313,618,947	100.00	313,652,155	100.00
PNC Financial Services Group, Inc.	Bank	4	0.39	37,338	0.01	37,338	0.01	37,338	0.01	37,338	0.01	37,338	0.01
Banco Bilbao Vizcaya Argentaria, SA	Bank	52	5.11	8,950,183	2.85	8,950,183	2.89	8,950,183	2.85	8,950,183	2.85	8,950,183	2.85
Post Merger		56	5.51	8,987,521	2.86	8,987,521	2.91	8,987,521	2.87	8,987,521	2.87	8,987,521	2.87
Pre-merger HHI		538.6		1,898.6		1,948.0		1,899.0		1,899.7		1,899.3	
Change		4.0		0.1		0.1		0.1		0.1		0.1	
Post-merger HHI		542.6		1,898.7		1,948.1		1,899.1		1,899.8		1,899.4	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		Share	2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%					
<u>Decatur Area, AL Fed Banking Market</u>													
Regions Financial Corporation	Bank	5	12.50	619,672	23.40	619,672	23.40	619,672	23.40	619,672	23.40	619,672	23.40
BancIndependent Incorporated	Bank	7	17.50	395,465	14.93	395,465	14.93	395,465	14.93	395,465	14.93	395,465	14.93
Renasant Corporation	Bank	3	7.50	359,362	13.57	359,362	13.57	359,362	13.57	359,362	13.57	359,362	13.57
Banco Bilbao Vizcaya Argentaria, SA	Bank	2	5.00	224,021	8.46	224,021	8.46	224,021	8.46	224,021	8.46	224,021	8.46
Progress Financial Corporation	Bank	1	2.50	220,700	8.33	220,700	8.33	220,700	8.33	220,700	8.33	220,700	8.33
Altrust Financial Services, Inc.	Bank	5	12.50	205,106	7.74	205,106	7.74	205,106	7.74	205,106	7.74	205,106	7.74
PNC Financial Services Group, Inc.	Bank	3	7.50	164,360	6.21	164,360	6.21	164,360	6.21	164,360	6.21	164,360	6.21
Wells Fargo & Company	Bank	1	2.50	129,913	4.91	129,913	4.91	129,913	4.91	129,913	4.91	129,913	4.91
CBS Banc-Corp.	Bank	4	10.00	126,263	4.77	126,263	4.77	126,263	4.77	126,263	4.77	126,263	4.77
Cadence Bancorporation	Bank	2	5.00	83,368	3.15	83,368	3.15	83,368	3.15	83,368	3.15	83,368	3.15
EvaBank	Bank	3	7.50	57,872	2.19	57,872	2.19	57,872	2.19	57,872	2.19	57,872	2.19
Traditions Bancshares, Inc.	Bank	1	2.50	46,947	1.77	46,947	1.77	46,947	1.77	46,947	1.77	46,947	1.77
FCB Bancshares, Inc.	Bank	1	2.50	12,962	0.49	12,962	0.49	12,962	0.49	12,962	0.49	12,962	0.49
Woodforest Financial Group, Inc.	Bank	2	5.00	2,516	0.09	2,516	0.09	2,516	0.09	2,516	0.09	2,516	0.09
Total		40	100.00	2,648,527	100.00	2,648,527	100.00	2,648,527	100.00	2,648,527	100.00	2,648,527	100.00
PNC Financial Services Group, Inc.	Bank	3	7.50	164,360	6.21	164,360	6.21	164,360	6.21	164,360	6.21	164,360	6.21
Banco Bilbao Vizcaya Argentaria, SA	Bank	2	5.00	224,021	8.46	224,021	8.46	224,021	8.46	224,021	8.46	224,021	8.46
Post Merger		5	12.50	388,381	14.66	388,381	14.66	388,381	14.66	388,381	14.66	388,381	14.66
Pre-merger HHI		987.5		1,258.8		1,258.8		1,258.8		1,258.8		1,258.8	
Change		75.0		105.0		105.0		105.0		105.0		105.0	
Post-merger HHI		1,062.5		1,363.8		1,363.8		1,363.8		1,363.8		1,363.8	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		Share	2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%					
Fort Worth, TX Fed Banking Market													
Charles Schwab Corporation	Thrift	2	0.38	291,671,000	83.12	133,866,000	69.86	133,866,000	69.49	-	-	-	-
JPMorgan Chase & Co.	Bank	59	11.11	13,039,825	3.72	13,039,825	6.80	13,039,825	6.77	13,039,825	22.36	13,039,825	22.36
Wells Fargo & Company	Bank	66	12.43	8,414,288	2.40	8,414,288	4.39	8,414,288	4.37	8,414,288	14.43	8,414,288	14.43
Bank of America Corporation	Bank	36	6.78	6,693,150	1.91	6,693,150	3.49	6,693,150	3.47	6,693,150	11.48	6,693,150	11.48
Cullen/Frost Bankers, Inc.	Bank	24	4.52	5,864,568	1.67	5,864,568	3.06	5,864,568	3.04	5,864,568	10.05	5,864,568	10.05
Banco Bilbao Vizcaya Argentaria, SA	Bank	37	6.97	3,582,441	1.02	3,582,441	1.87	3,582,441	1.86	3,582,441	6.14	3,582,441	6.14
First Financial Bankshares, Inc.	Bank	19	3.58	1,590,560	0.45	1,590,560	0.83	1,590,560	0.83	1,590,560	2.73	1,590,560	2.73
Pinnacle Bancorp, Inc.	Bank	21	3.95	1,466,436	0.42	1,466,436	0.77	1,466,436	0.76	1,466,436	2.51	1,466,436	2.51
Texas Exchange Bank, SSB	SB	2	0.38	1,230,447	0.35	615,224	0.32	1,230,447	0.64	1,230,447	2.11	1,230,447	2.11
Hilltop Holdings Inc.	Bank	8	1.51	1,212,453	0.35	1,212,453	0.63	1,212,453	0.63	1,212,453	2.08	1,212,453	2.08
Simmons First National Corporation	Bank	13	2.45	1,125,144	0.32	1,125,144	0.59	1,125,144	0.58	1,125,144	1.93	1,125,144	1.93
BOK Financial Corporation	Bank	6	1.13	988,790	0.28	988,790	0.52	988,790	0.51	988,790	1.70	988,790	1.70
Southside Bancshares, Inc.	Bank	12	2.26	935,491	0.27	935,491	0.49	935,491	0.49	935,491	1.60	935,491	1.60
Colonial Holding Company	Thrift	7	1.32	916,360	0.26	458,180	0.24	458,180	0.24	-	-	-	-
First Command Financial Services, Inc.	Thrift	1	0.19	808,671	0.23	404,336	0.21	808,671	0.42	808,671	1.39	808,671	1.39
BancAffiliated, Inc.	Bank	3	0.56	717,094	0.20	717,094	0.37	717,094	0.37	717,094	1.23	717,094	1.23
Capital One Financial Corporation	Bank	4	0.75	615,622	0.18	615,622	0.32	615,622	0.32	615,622	1.06	615,622	1.06
Prosperity Bancshares, Inc.	Bank	15	2.82	570,788	0.16	570,788	0.30	570,788	0.30	570,788	0.98	570,788	0.98
Olney Bancshares of Texas, Inc.	Bank	3	0.56	522,800	0.15	522,800	0.27	522,800	0.27	522,800	0.90	522,800	0.90
Veritex Holdings, Inc.	Bank	8	1.51	497,093	0.14	497,093	0.26	497,093	0.26	497,093	0.85	497,093	0.85
Independent Bank Group, Inc.	Bank	5	0.94	467,220	0.13	467,220	0.24	467,220	0.24	467,220	0.80	467,220	0.80
Truist Financial Corporation	Bank	10	1.88	436,915	0.12	436,915	0.23	436,915	0.23	436,915	0.75	436,915	0.75
A.N.B. Holding Company, Ltd.	Bank	4	0.75	396,394	0.11	396,394	0.21	396,394	0.21	396,394	0.68	396,394	0.68
Texas Banc Financial Corporation	Bank	2	0.38	390,423	0.11	390,423	0.20	390,423	0.20	390,423	0.67	390,423	0.67
Comerica Incorporated	Bank	9	1.69	346,741	0.10	346,741	0.18	346,741	0.18	346,741	0.59	346,741	0.59
First Baird Bancshares, Inc.	Bank	5	0.94	346,107	0.10	346,107	0.18	346,107	0.18	346,107	0.59	346,107	0.59
Worthington National Bank	Bank	4	0.75	339,031	0.10	339,031	0.18	339,031	0.18	339,031	0.58	339,031	0.58
Origin Bancorp, Inc.	Bank	3	0.56	334,223	0.10	334,223	0.17	334,223	0.17	334,223	0.57	334,223	0.57
UMB Financial Corporation	Bank	1	0.19	325,394	0.09	325,394	0.17	325,394	0.17	325,394	0.56	325,394	0.56
Regions Financial Corporation	Bank	6	1.13	322,860	0.09	322,860	0.17	322,860	0.17	322,860	0.55	322,860	0.55
Texas Capital Bancshares, Inc.	Bank	1	0.19	321,589	0.09	321,589	0.17	321,589	0.17	321,589	0.55	321,589	0.55
Trinity Bank, N.A.	Bank	1	0.19	311,092	0.09	311,092	0.16	311,092	0.16	311,092	0.53	311,092	0.53
Horizon Bankshares, Inc.	Bank	4	0.75	308,839	0.09	308,839	0.16	308,839	0.16	308,839	0.53	308,839	0.53
D2 Alliances, LLC	Bank	4	0.75	255,516	0.07	255,516	0.13	255,516	0.13	255,516	0.44	255,516	0.44
Wichita Falls Bancshares, Inc.	Bank	6	1.13	249,369	0.07	249,369	0.13	249,369	0.13	249,369	0.43	249,369	0.43
Greater Southwest Bancshares, Inc.	Bank	5	0.94	220,169	0.06	220,169	0.11	220,169	0.11	220,169	0.38	220,169	0.38
Community Bank Holdings of Texas, Inc.	Bank	4	0.75	210,420	0.06	210,420	0.11	210,420	0.11	210,420	0.36	210,420	0.36
Citadel Bancorp, Inc.	Bank	2	0.38	194,565	0.06	194,565	0.10	194,565	0.10	194,565	0.33	194,565	0.33
Red River Bancorp, Inc.	Bank	2	0.38	189,968	0.05	189,968	0.10	189,968	0.10	189,968	0.33	189,968	0.33
Bank OZK	Bank	3	0.56	183,399	0.05	183,399	0.10	183,399	0.10	183,399	0.31	183,399	0.31
Legend Bancorp, Inc.	Bank	5	0.94	182,292	0.05	182,292	0.10	182,292	0.09	182,292	0.31	182,292	0.31
First Community Bancshares, Inc.	Bank	32	6.03	178,059	0.05	178,059	0.09	178,059	0.09	178,059	0.31	178,059	0.31
First Graham Bancorp, Inc.	Bank	2	0.38	171,572	0.05	171,572	0.09	171,572	0.09	171,572	0.29	171,572	0.29
Providence Bancshares Corporation	Bank	2	0.38	138,001	0.04	138,001	0.07	138,001	0.07	138,001	0.24	138,001	0.24
Happy Bancshares, Inc.	Bank	2	0.38	123,775	0.04	123,775	0.06	123,775	0.06	123,775	0.21	123,775	0.21
Spirit of Texas Bancshares, Inc.	Bank	5	0.94	123,752	0.04	123,752	0.06	123,752	0.06	123,752	0.21	123,752	0.21
Vista Bancshares, Inc.	Bank	1	0.19	117,373	0.03	117,373	0.06	117,373	0.06	117,373	0.20	117,373	0.20
Inwood Bancshares, Inc.	Bank	1	0.19	113,793	0.03	113,793	0.06	113,793	0.06	113,793	0.20	113,793	0.20
Community Bancshares, Inc.	Bank	2	0.38	108,592	0.03	108,592	0.06	108,592	0.06	108,592	0.19	108,592	0.19
Amcorp Financial, Inc.	Bank	2	0.38	79,523	0.02	79,523	0.04	79,523	0.04	79,523	0.14	79,523	0.14

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share	
				Deposits	Share	Weighted 50%	Share	Weighted 50%					Share
Fort Worth, TX Fed Banking Market													
Woodforest Financial Group, Inc.	Bank	13	2.45	71,519	0.02	71,519	0.04	71,519	0.04	71,519	0.12	71,519	0.12
Charis Holdings, Inc.	Bank	1	0.19	68,522	0.02	68,522	0.04	68,522	0.04	68,522	0.12	68,522	0.12
First Citizens Bancshares, Inc.	Bank	3	0.56	61,161	0.02	61,161	0.03	61,161	0.03	61,161	0.10	61,161	0.10
Pilot Point Bancorp, Inc.	Bank	1	0.19	58,649	0.02	58,649	0.03	58,649	0.03	58,649	0.10	58,649	0.10
VBT Financial Corporation	Bank	2	0.38	57,454	0.02	57,454	0.03	57,454	0.03	57,454	0.10	57,454	0.10
Riverbend Financial Corporation	Bank	1	0.19	57,055	0.02	57,055	0.03	57,055	0.03	57,055	0.10	57,055	0.10
AmeriBancShares, Inc.	Bank	1	0.19	44,879	0.01	44,879	0.02	44,879	0.02	44,879	0.08	44,879	0.08
LINCO Bancshares, Inc.	Bank	1	0.19	42,309	0.01	42,309	0.02	42,309	0.02	42,309	0.07	42,309	0.07
Captex Bancshares, Inc.	Bank	1	0.19	40,446	0.01	40,446	0.02	40,446	0.02	40,446	0.07	40,446	0.07
MetroCity Bankshares, Inc.	Bank	1	0.19	37,503	0.01	37,503	0.02	37,503	0.02	37,503	0.06	37,503	0.06
Nacogdoches Commercial Bancshares, Inc.	Bank	1	0.19	33,482	0.01	33,482	0.02	33,482	0.02	33,482	0.06	33,482	0.06
Northern Trust Corporation	Bank	1	0.19	31,393	0.01	31,393	0.02	31,393	0.02	31,393	0.05	31,393	0.05
First Guaranty Bancshares, Inc.	Bank	1	0.19	31,062	0.01	31,062	0.02	31,062	0.02	31,062	0.05	31,062	0.05
Hanmi Financial Corporation	Bank	1	0.19	29,001	0.01	29,001	0.02	29,001	0.02	29,001	0.05	29,001	0.05
Valliance Financial Corp.	Bank	1	0.19	28,260	0.01	28,260	0.01	28,260	0.01	28,260	0.05	28,260	0.05
BT Holdings, Inc.	Bank	1	0.19	27,341	0.01	27,341	0.01	27,341	0.01	27,341	0.05	27,341	0.05
Access Bancorp, Inc.	Bank	1	0.19	26,286	0.01	26,286	0.01	26,286	0.01	26,286	0.05	26,286	0.05
PNC Financial Services Group, Inc.	Bank	3	0.56	23,964	0.01	23,964	0.01	23,964	0.01	23,964	0.04	23,964	0.04
Hope Bancorp, Inc.	Bank	1	0.19	23,729	0.01	23,729	0.01	23,729	0.01	23,729	0.04	23,729	0.04
AFNB Holdings, Inc.	Bank	1	0.19	22,416	0.01	22,416	0.01	22,416	0.01	22,416	0.04	22,416	0.04
Pilgrim Bancorporation	Bank	1	0.19	21,828	0.01	21,828	0.01	21,828	0.01	21,828	0.04	21,828	0.04
Herring Bancorp, Inc.	Bank	1	0.19	19,819	0.01	19,819	0.01	19,819	0.01	19,819	0.03	19,819	0.03
First Granbury Bancorporation	Bank	1	0.19	15,292	0.00	15,292	0.01	15,292	0.01	15,292	0.03	15,292	0.03
Cendera Bancorp, Inc.	Bank	1	0.19	14,009	0.00	14,009	0.01	14,009	0.01	14,009	0.02	14,009	0.02
Guaranty Bancshares, Inc.	Bank	1	0.19	13,337	0.00	13,337	0.01	13,337	0.01	13,337	0.02	13,337	0.02
Zions Bancorporation, National Association	Bank	1	0.19	13,144	0.00	13,144	0.01	13,144	0.01	13,144	0.02	13,144	0.02
CIT Group Inc.	Bank	1	0.19	12,233	0.00	12,233	0.01	12,233	0.01	12,233	0.02	12,233	0.02
First Burkburnett Bancshares, Inc.	Bank	1	0.19	10,518	0.00	10,518	0.01	10,518	0.01	10,518	0.02	10,518	0.02
Austin County Bancshares, Inc.	Bank	1	0.19	9,245	0.00	9,245	0.00	9,245	0.00	9,245	0.02	9,245	0.02
R Corp Financial	Bank	1	0.19	9,061	0.00	9,061	0.00	9,061	0.00	9,061	0.02	9,061	0.02
Overton Financial Corporation	Bank	1	0.19	8,778	0.00	8,778	0.00	8,778	0.00	8,778	0.02	8,778	0.02
Lamar Bancorporation, Inc.	Bank	1	0.19	-	-	-	-	-	-	-	-	-	-
Texas Country Bancshares, Inc.	Bank	1	0.19	-	-	-	-	-	-	-	-	-	-
Total		531	100.00	350,913,682	100.00	191,630,943	100.00	192,650,502	100.00	58,326,322	100.00	58,326,322	100.00
PNC Financial Services Group, Inc.	Bank	3	0.56	23,964	0.01	23,964	0.01	23,964	0.01	23,964	0.04	23,964	0.04
Banco Bilbao Vizcaya Argentaria, SA	Bank	37	6.97	3,582,441	1.02	3,582,441	1.87	3,582,441	1.86	3,582,441	6.14	3,582,441	6.14
Post Merger		40	7.53	3,606,405	1.03	3,606,405	1.88	3,606,405	1.87	3,606,405	6.18	3,606,405	6.18
Pre-merger HHI		511.8		6,936.9		4,974.3		4,922.3		1,023.8		1,023.8	
Change		7.9		0.0		0.0		0.0		0.5		0.5	
Post-merger HHI		519.7		6,936.9		4,974.4		4,922.3		1,024.3		1,024.3	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share	
				Deposits	Share	Weighted 50%	Share	Weighted 50%					Share
Gainesville Area, FL Fed Banking Market													
Bank of America Corporation	Bank	5	6.58	1,340,629	22.47	1,340,629	22.54	1,340,629	22.47	1,340,629	22.47	1,340,629	22.47
Wells Fargo & Company	Bank	9	11.84	1,252,159	20.98	1,252,159	21.05	1,252,159	20.98	1,252,159	20.98	1,252,159	20.98
Banco Bilbao Vizcaya Argentaria, SA	Bank	4	5.26	589,351	9.88	589,351	9.91	589,351	9.88	589,351	9.88	589,351	9.88
Ameris Bancorp	Bank	7	9.21	508,839	8.53	508,839	8.56	508,839	8.53	508,839	8.53	508,839	8.53
Drummond Banking Company	Bank	9	11.84	439,689	7.37	439,689	7.39	439,689	7.37	439,689	7.37	439,689	7.37
Capital City Bank Group, Inc.	Bank	14	18.42	425,777	7.14	425,777	7.16	425,777	7.14	425,777	7.14	425,777	7.14
Truist Financial Corporation	Bank	5	6.58	363,008	6.08	363,008	6.10	363,008	6.08	363,008	6.08	363,008	6.08
South State Corporation	Bank	4	5.26	264,414	4.43	264,414	4.45	264,414	4.43	264,414	4.43	264,414	4.43
Toronto-Dominion Bank	Bank	2	2.63	253,711	4.25	253,711	4.27	253,711	4.25	253,711	4.25	253,711	4.25
Renasant Corporation	Bank	2	2.63	118,577	1.99	118,577	1.99	118,577	1.99	118,577	1.99	118,577	1.99
Regions Financial Corporation	Bank	2	2.63	111,858	1.87	111,858	1.88	111,858	1.87	111,858	1.87	111,858	1.87
JPMorgan Chase & Co.	Bank	5	6.58	92,746	1.55	92,746	1.56	92,746	1.55	92,746	1.55	92,746	1.55
PNC Financial Services Group, Inc.	Bank	2	2.63	80,800	1.35	80,800	1.36	80,800	1.35	80,800	1.35	80,800	1.35
First Federal Bancorp, MHC	Thrift	2	2.63	39,484	0.66	19,742	0.33	39,484	0.66	39,484	0.66	39,484	0.66
PBD Holdings, LLC	Bank	1	1.32	36,344	0.61	36,344	0.61	36,344	0.61	36,344	0.61	36,344	0.61
Florida Capital Group, Inc.	Bank	1	1.32	21,244	0.36	21,244	0.36	21,244	0.36	21,244	0.36	21,244	0.36
Community State Bank Corporation	Bank	1	1.32	18,589	0.31	18,589	0.31	18,589	0.31	18,589	0.31	18,589	0.31
Lafayette State Bank	Bank	1	1.32	9,824	0.16	9,824	0.17	9,824	0.16	9,824	0.16	9,824	0.16
Total		76	100.00	5,967,043	100.00	5,947,301	100.00	5,967,043	100.00	5,967,043	100.00	5,967,043	100.00
PNC Financial Services Group, Inc.	Bank	2	2.63	80,800	1.35	80,800	1.36	80,800	1.35	80,800	1.35	80,800	1.35
Banco Bilbao Vizcaya Argentaria, SA	Bank	4	5.26	589,351	9.88	589,351	9.91	589,351	9.88	589,351	9.88	589,351	9.88
Post Merger		6	7.89	670,151	11.23	670,151	11.27	670,151	11.23	670,151	11.23	670,151	11.23
Pre-merger HHI		931.4		1,308.1		1,316.5		1,308.1		1,308.1		1,308.1	
Change		27.7		26.7		26.9		26.7		26.7		26.7	
Post-merger HHI		959.1		1,334.9		1,343.4		1,334.9		1,334.9		1,334.9	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share	
				Deposits	Share	Weighted 50%	Share	Weighted 50%					Share
<u>Gulf Shores Area, AL Fed Banking Market</u>													
Regions Financial Corporation	Bank	4	12.50	412,457	20.50	412,457	20.50	412,457	20.50	412,457	20.50	412,457	20.50
Home BancShares, Inc.	Bank	4	12.50	407,744	20.27	407,744	20.27	407,744	20.27	407,744	20.27	407,744	20.27
First Bancshares, Inc.	Bank	3	9.38	178,757	8.89	178,757	8.89	178,757	8.89	178,757	8.89	178,757	8.89
Wells Fargo & Company	Bank	2	6.25	157,456	7.83	157,456	7.83	157,456	7.83	157,456	7.83	157,456	7.83
Truist Financial Corporation	Bank	2	6.25	149,253	7.42	149,253	7.42	149,253	7.42	149,253	7.42	149,253	7.42
South State Corporation	Bank	1	3.13	142,733	7.10	142,733	7.10	142,733	7.10	142,733	7.10	142,733	7.10
PNC Financial Services Group, Inc.	Bank	2	6.25	124,157	6.17	124,157	6.17	124,157	6.17	124,157	6.17	124,157	6.17
United Bancorporation of Alabama, Inc.	Bank	3	9.38	108,296	5.38	108,296	5.38	108,296	5.38	108,296	5.38	108,296	5.38
Bryant Bank	Bank	2	6.25	84,805	4.22	84,805	4.22	84,805	4.22	84,805	4.22	84,805	4.22
Hancock Whitney Corporation	Bank	1	3.13	59,894	2.98	59,894	2.98	59,894	2.98	59,894	2.98	59,894	2.98
Banco Bilbao Vizcaya Argentaria, SA	Bank	1	3.13	42,316	2.10	42,316	2.10	42,316	2.10	42,316	2.10	42,316	2.10
Merchants & Marine Bancorp, Inc.	Bank	1	3.13	40,862	2.03	40,862	2.03	40,862	2.03	40,862	2.03	40,862	2.03
Trustmark Corporation	Bank	1	3.13	39,633	1.97	39,633	1.97	39,633	1.97	39,633	1.97	39,633	1.97
Citizens' Capital Corporation	Bank	1	3.13	23,501	1.17	23,501	1.17	23,501	1.17	23,501	1.17	23,501	1.17
BancorpSouth Bank	Bank	1	3.13	21,170	1.05	21,170	1.05	21,170	1.05	21,170	1.05	21,170	1.05
First Cahawba Bank	Bank	1	3.13	16,399	0.82	16,399	0.82	16,399	0.82	16,399	0.82	16,399	0.82
Woodforest Financial Group, Inc.	Bank	2	6.25	2,158	0.11	2,158	0.11	2,158	0.11	2,158	0.11	2,158	0.11
Total		32	100.00	2,011,591	100.00	2,011,591	100.00	2,011,591	100.00	2,011,591	100.00	2,011,591	100.00
PNC Financial Services Group, Inc.	Bank	2	6.25	124,157	6.17	124,157	6.17	124,157	6.17	124,157	6.17	124,157	6.17
Banco Bilbao Vizcaya Argentaria, SA	Bank	1	3.13	42,316	2.10	42,316	2.10	42,316	2.10	42,316	2.10	42,316	2.10
Post Merger		3	9.38	166,473	8.28	166,473	8.28	166,473	8.28	166,473	8.28	166,473	8.28
Pre-merger HHI		761.7		1,186.2		1,186.2		1,186.2		1,186.2		1,186.2	
Change		39.1		26.0		26.0		26.0		26.0		26.0	
Post-merger HHI		800.8		1,212.2		1,212.2		1,212.2		1,212.2		1,212.2	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total		SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share				
				2% Thrifts 100%									
<u>Houston, TX Fed Banking Market</u>													
JPMorgan Chase & Co.	Bank	184	12.81	144,957,958	47.35	144,957,958	48.41	144,957,958	48.40	144,957,958	47.37	144,957,958	48.45
Wells Fargo & Company	Bank	176	12.26	33,624,951	10.98	27,057,129	9.04	27,057,129	9.03	33,624,951	10.99	27,057,129	9.04
Bank of America Corporation	Bank	111	7.73	23,787,159	7.77	23,787,159	7.94	23,787,159	7.94	23,787,159	7.77	23,787,159	7.95
Banco Bilbao Vizcaya Argentaria, SA	Bank	75	5.22	16,073,270	5.25	16,073,270	5.37	16,073,270	5.37	16,073,270	5.25	16,073,270	5.37
Zions Bancorporation, National Association	Bank	60	4.18	11,527,801	3.77	11,527,801	3.85	11,527,801	3.85	11,527,801	3.77	11,527,801	3.85
Cullen/Frost Bankers, Inc.	Bank	51	3.55	6,022,935	1.97	6,022,935	2.01	6,022,935	2.01	6,022,935	1.97	6,022,935	2.01
Cadence Bancorporation	Bank	11	0.77	5,747,768	1.88	5,747,768	1.92	5,747,768	1.92	5,747,768	1.88	5,747,768	1.92
Prosperity Bancshares, Inc.	Bank	58	4.04	5,635,177	1.84	5,635,177	1.88	5,635,177	1.88	5,635,177	1.84	5,635,177	1.88
Capital One Financial Corporation	Bank	32	2.23	5,463,024	1.78	5,463,024	1.82	5,463,024	1.82	5,463,024	1.79	5,463,024	1.83
Woodforest Financial Group, Inc.	Bank	105	7.31	5,349,523	1.75	5,349,523	1.79	5,349,523	1.79	5,349,523	1.75	5,349,523	1.79
Allegiance Bancshares, Inc.	Bank	27	1.88	4,568,351	1.49	4,568,351	1.53	4,568,351	1.53	4,568,351	1.49	4,568,351	1.53
Comerica Incorporated	Bank	48	3.34	3,457,262	1.13	3,457,262	1.15	3,457,262	1.15	3,457,262	1.13	3,457,262	1.16
Texas Capital Bancshares, Inc.	Bank	2	0.14	3,037,992	0.99	3,037,992	1.01	3,037,992	1.01	3,037,992	0.99	3,037,992	1.02
CBTX, Inc.	Bank	17	1.18	1,923,017	0.63	1,923,017	0.64	1,923,017	0.64	1,923,017	0.63	1,923,017	0.64
Truist Financial Corporation	Bank	21	1.46	1,870,728	0.61	1,870,728	0.62	1,870,728	0.62	1,870,728	0.61	1,870,728	0.63
BOK Financial Corporation	Bank	11	0.77	1,802,005	0.59	1,802,005	0.60	1,802,005	0.60	1,802,005	0.59	1,802,005	0.60
Veritex Holdings, Inc.	Bank	13	0.91	1,694,437	0.55	1,694,437	0.57	1,694,437	0.57	1,694,437	0.55	1,694,437	0.57
Regions Financial Corporation	Bank	48	3.34	1,692,428	0.55	1,692,428	0.57	1,692,428	0.57	1,692,428	0.55	1,692,428	0.57
Independent Bank Group, Inc.	Bank	13	0.91	1,585,009	0.52	1,585,009	0.53	1,585,009	0.53	1,585,009	0.52	1,585,009	0.53
First Horizon National Corporation	Bank	8	0.56	1,533,609	0.50	1,533,609	0.51	1,533,609	0.51	1,533,609	0.50	1,533,609	0.51
Texas Independent Bancshares, Inc.	Bank	24	1.67	1,404,788	0.46	1,404,788	0.47	1,404,788	0.47	1,404,788	0.46	1,404,788	0.47
Industry Bancshares, Inc.	Bank	5	0.35	1,214,542	0.40	1,214,542	0.41	1,214,542	0.41	1,214,542	0.40	1,214,542	0.41
Third Coast Bancshares, Inc.	Bank	5	0.35	1,125,604	0.37	1,125,604	0.38	1,125,604	0.38	1,125,604	0.37	1,125,604	0.38
Moody Bancshares, Inc.	Bank	14	0.97	1,080,753	0.35	1,080,753	0.36	1,080,753	0.36	1,080,753	0.35	1,080,753	0.36
AFNB Holdings, Inc.	Bank	6	0.42	897,481	0.29	897,481	0.30	897,481	0.30	897,481	0.29	897,481	0.30
Hancock Whitney Corporation	Bank	7	0.49	874,956	0.29	874,956	0.29	874,956	0.29	874,956	0.29	874,956	0.29
East West Bancorp, Inc.	Bank	9	0.63	833,037	0.27	833,037	0.28	833,037	0.28	833,037	0.27	833,037	0.28
BancorpSouth Bank	Bank	11	0.77	777,460	0.25	777,460	0.26	777,460	0.26	777,460	0.25	777,460	0.26
Central Bancshares, Inc.	Bank	4	0.28	725,128	0.24	725,128	0.24	725,128	0.24	725,128	0.24	725,128	0.24
First Financial Bankshares, Inc.	Bank	10	0.70	698,921	0.23	698,921	0.23	698,921	0.23	698,921	0.23	698,921	0.23
Spirit of Texas Bancshares, Inc.	Bank	10	0.70	687,607	0.22	687,607	0.23	687,607	0.23	687,607	0.22	687,607	0.23
International Bancshares Corporation	Bank	16	1.11	683,574	0.22	683,574	0.23	683,574	0.23	683,574	0.22	683,574	0.23
Golden Bank, National Association	Bank	4	0.28	672,748	0.22	672,748	0.22	672,748	0.22	672,748	0.22	672,748	0.22
Northern Trust Corporation	Bank	2	0.14	666,580	0.22	666,580	0.22	666,580	0.22	666,580	0.22	666,580	0.22
Amerant Bancorp Inc.	Bank	8	0.56	654,035	0.21	654,035	0.22	654,035	0.22	654,035	0.21	654,035	0.22
Wallis Bancshares, Inc.	Bank	7	0.49	647,724	0.21	647,724	0.22	647,724	0.22	647,724	0.21	647,724	0.22
HomeTown Bank, N.A.	Bank	7	0.49	641,109	0.21	641,109	0.21	641,109	0.21	641,109	0.21	641,109	0.21
Texas Gulf Bancshares, Inc.	Bank	9	0.63	591,719	0.19	591,719	0.20	591,719	0.20	591,719	0.19	591,719	0.20
Trustmark Corporation	Bank	12	0.84	586,585	0.19	586,585	0.20	586,585	0.20	586,585	0.19	586,585	0.20
Hilltop Holdings Inc.	Bank	7	0.49	531,502	0.17	531,502	0.18	531,502	0.18	531,502	0.17	531,502	0.18
Capital Bancorp, Inc.	Bank	8	0.56	474,056	0.15	474,056	0.16	474,056	0.16	474,056	0.15	474,056	0.16
Plains Acquisition Corporation	Bank	4	0.28	452,313	0.15	452,313	0.15	452,313	0.15	452,313	0.15	452,313	0.15
Texas Citizens Bancorp, Inc.	Bank	7	0.49	443,578	0.14	443,578	0.15	443,578	0.15	443,578	0.14	443,578	0.15
First Community Bancshares, Inc.	Bank	56	3.90	421,617	0.14	421,617	0.14	421,617	0.14	421,617	0.14	421,617	0.14
Bank OZK	Bank	4	0.28	367,351	0.12	367,351	0.12	367,351	0.12	367,351	0.12	367,351	0.12
NewFirst Financial Group, Inc.	Bank	3	0.21	365,800	0.12	365,800	0.12	365,800	0.12	365,800	0.12	365,800	0.12
First Liberty National Bancshares, Inc.	Bank	5	0.35	346,279	0.11	346,279	0.12	346,279	0.12	346,279	0.11	346,279	0.12
Friendswood Capital Corporation	Bank	5	0.35	321,944	0.11	321,944	0.11	321,944	0.11	321,944	0.11	321,944	0.11
Coastal Bancshares, Inc.	Bank	3	0.21	319,650	0.10	319,650	0.11	319,650	0.11	319,650	0.10	319,650	0.11
SWNB Bancorp, Inc.	Bank	2	0.14	318,197	0.10	318,197	0.11	318,197	0.11	318,197	0.10	318,197	0.11

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		Share	2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%					
<u>Houston, TX Fed Banking Market</u>													
Banco Bilbao Vizcaya Argentaria, SA	Bank	75	5.22	16,073,270	5.25	16,073,270	5.37	16,073,270	5.37	16,073,270	5.25	16,073,270	5.37
Post Merger		77	5.36	16,073,270	5.25	16,073,270	5.37	16,073,270	5.37	16,073,270	5.25	16,073,270	5.37
Pre-merger HHI		566.4		2,490.6		2,558.2		2,557.4		2,492.1		2,562.6	
Change		1.5		-		-		-		-		-	
Post-merger HHI		567.8		2,490.6		2,558.2		2,557.4		2,492.1		2,562.6	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

*** Branches opened since 7/21/2020. Four additional branches are proposed.

Market excludes US branches and agencies of foreign organizations including an agency of Banco Bilbao Vizcaya Argentaria, SA.

Company	Type	Branches	Share	Total	SBs, S&Ls			SBs, S&Ls			2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share	2% Thrifts 100%				
Huntsville Area, AL Fed Banking Market														
Regions Financial Corporation	Bank	19	16.24	2,414,708	23.10	2,414,708	23.10	2,414,708	23.10	2,414,708	23.10	2,414,708	23.10	
Banco Bilbao Vizcaya Argentaria, SA	Bank	9	7.69	1,231,268	11.78	1,231,268	11.78	1,231,268	11.78	1,231,268	11.78	1,231,268	11.78	
ServisFirst Bancshares, Inc.	Bank	2	1.71	1,065,205	10.19	1,065,205	10.19	1,065,205	10.19	1,065,205	10.19	1,065,205	10.19	
Synovus Financial Corp.	Bank	5	4.27	908,412	8.69	908,412	8.69	908,412	8.69	908,412	8.69	908,412	8.69	
Wells Fargo & Company	Bank	7	5.98	638,527	6.11	638,527	6.11	638,527	6.11	638,527	6.11	638,527	6.11	
Progress Financial Corporation	Bank	3	2.56	637,691	6.10	637,691	6.10	637,691	6.10	637,691	6.10	637,691	6.10	
Cadence Bancorporation	Bank	4	3.42	455,802	4.36	455,802	4.36	455,802	4.36	455,802	4.36	455,802	4.36	
South State Corporation	Bank	2	1.71	423,573	4.05	423,573	4.05	423,573	4.05	423,573	4.05	423,573	4.05	
First Horizon National Corporation	Bank	3	2.56	357,498	3.42	357,498	3.42	357,498	3.42	357,498	3.42	357,498	3.42	
Truist Financial Corporation	Bank	7	5.98	337,097	3.23	337,097	3.23	337,097	3.23	337,097	3.23	337,097	3.23	
PNC Financial Services Group, Inc.	Bank	7	5.98	303,222	2.90	303,222	2.90	303,222	2.90	303,222	2.90	303,222	2.90	
First Pulaski National Corporation	Bank	3	2.56	236,266	2.26	236,266	2.26	236,266	2.26	236,266	2.26	236,266	2.26	
BanIndependent Incorporated	Bank	4	3.42	198,750	1.90	198,750	1.90	198,750	1.90	198,750	1.90	198,750	1.90	
Bryant Bank	Bank	2	1.71	197,883	1.89	197,883	1.89	197,883	1.89	197,883	1.89	197,883	1.89	
Trustmark Corporation	Bank	6	5.13	178,498	1.71	178,498	1.71	178,498	1.71	178,498	1.71	178,498	1.71	
BancorpSouth Bank	Bank	4	3.42	167,822	1.61	167,822	1.61	167,822	1.61	167,822	1.61	167,822	1.61	
Renasant Corporation	Bank	3	2.56	151,132	1.45	151,132	1.45	151,132	1.45	151,132	1.45	151,132	1.45	
BOLC Corp.	Bank	3	2.56	104,763	1.00	104,763	1.00	104,763	1.00	104,763	1.00	104,763	1.00	
NB Holdings, LLC	Bank	1	0.85	79,423	0.76	79,423	0.76	79,423	0.76	79,423	0.76	79,423	0.76	
FB Financial Corporation	Bank	1	0.85	63,291	0.61	63,291	0.61	63,291	0.61	63,291	0.61	63,291	0.61	
Citizens B & T Holdings, Inc.	Bank	3	2.56	59,816	0.57	59,816	0.57	59,816	0.57	59,816	0.57	59,816	0.57	
CBS Banc-Corp.	Bank	4	3.42	55,230	0.53	55,230	0.53	55,230	0.53	55,230	0.53	55,230	0.53	
Southern States Bancshares, Inc.	Bank	1	0.85	49,731	0.48	49,731	0.48	49,731	0.48	49,731	0.48	49,731	0.48	
First Metro Bancorp	Bank	1	0.85	28,651	0.27	28,651	0.27	28,651	0.27	28,651	0.27	28,651	0.27	
1st Jackson Bancshares, Inc.	Bank	1	0.85	22,954	0.22	22,954	0.22	22,954	0.22	22,954	0.22	22,954	0.22	
FCB Bancshares, Inc.	Bank	2	1.71	22,432	0.21	22,432	0.21	22,432	0.21	22,432	0.21	22,432	0.21	
EvaBank	Bank	1	0.85	19,555	0.19	19,555	0.19	19,555	0.19	19,555	0.19	19,555	0.19	
SmartFinancial, Inc.	Bank	1	0.85	16,981	0.16	16,981	0.16	16,981	0.16	16,981	0.16	16,981	0.16	
Peoples Independent Bancshares, Inc.	Bank	1	0.85	12,378	0.12	12,378	0.12	12,378	0.12	12,378	0.12	12,378	0.12	
Woodforest Financial Group, Inc.	Bank	6	5.13	10,486	0.10	10,486	0.10	10,486	0.10	10,486	0.10	10,486	0.10	
First State Holding Corp.	Bank	1	0.85	2,105	0.02	2,105	0.02	2,105	0.02	2,105	0.02	2,105	0.02	
Total		117	100.00	10,451,150	100.00	10,451,150	100.00	10,451,150	100.00	10,451,150	100.00	10,451,150	100.00	
PNC Financial Services Group, Inc.	Bank	7	5.98	303,222	2.90	303,222	2.90	303,222	2.90	303,222	2.90	303,222	2.90	
Banco Bilbao Vizcaya Argentaria, SA	Bank	9	7.69	1,231,268	11.78	1,231,268	11.78	1,231,268	11.78	1,231,268	11.78	1,231,268	11.78	
Post Merger		16	13.68	1,534,490	14.68	1,534,490	14.68	1,534,490	14.68	1,534,490	14.68	1,534,490	14.68	
Pre-merger HHI		605.6		1,015.5		1,015.5		1,015.5		1,015.5		1,015.5		
Change		92.0		68.4		68.4		68.4		68.4		68.4		
Post-merger HHI		697.6		1,083.9		1,083.9		1,083.9		1,083.9		1,083.9		
Indicated Divestiture (1800/200)		-		-		-		-		-		-		
Indicated Divestiture (2200/250)		-		-		-		-		-		-		
Indicated Divestiture (35%)				-		-		-		-		-		

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** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share	
				Deposits	Share	Weighted 50%	Share	Weighted 50%					Share
Mobile Area, AL Fed Banking Market													
Regions Financial Corporation	Bank	30	17.44	3,336,295	28.12	3,336,295	28.12	3,336,295	28.12	3,336,295	28.12	3,336,295	28.12
Banco Bilbao Vizcaya Argentaria, SA	Bank	16	9.30	1,437,973	12.12	1,437,973	12.12	1,437,973	12.12	1,437,973	12.12	1,437,973	12.12
Hancock Whitney Corporation	Bank	9	5.23	1,276,488	10.76	1,276,488	10.76	1,276,488	10.76	1,276,488	10.76	1,276,488	10.76
PNC Financial Services Group, Inc.	Bank	15	8.72	1,106,714	9.33	1,106,714	9.33	1,106,714	9.33	1,106,714	9.33	1,106,714	9.33
Wells Fargo & Company	Bank	15	8.72	1,101,026	9.28	1,101,026	9.28	1,101,026	9.28	1,101,026	9.28	1,101,026	9.28
First Horizon National Corporation	Bank	3	1.74	605,241	5.10	605,241	5.10	605,241	5.10	605,241	5.10	605,241	5.10
Trustmark Corporation	Bank	9	5.23	543,770	4.58	543,770	4.58	543,770	4.58	543,770	4.58	543,770	4.58
ServisFirst Bancshares, Inc.	Bank	3	1.74	450,159	3.79	450,159	3.79	450,159	3.79	450,159	3.79	450,159	3.79
First Bancshares, Inc.	Bank	12	6.98	445,602	3.76	445,602	3.76	445,602	3.76	445,602	3.76	445,602	3.76
Truist Financial Corporation	Bank	7	4.07	271,209	2.29	271,209	2.29	271,209	2.29	271,209	2.29	271,209	2.29
Community Bancshares of Mississippi, Inc.	Bank	4	2.33	201,900	1.70	201,900	1.70	201,900	1.70	201,900	1.70	201,900	1.70
BancorpSouth Bank	Bank	6	3.49	187,470	1.58	187,470	1.58	187,470	1.58	187,470	1.58	187,470	1.58
United Bancorporation of Alabama, Inc.	Bank	8	4.65	143,724	1.21	143,724	1.21	143,724	1.21	143,724	1.21	143,724	1.21
Bancorp of Lucedale, Inc.	Bank	6	3.49	116,716	0.98	116,716	0.98	116,716	0.98	116,716	0.98	116,716	0.98
Citizens' Capital Corporation	Bank	2	1.16	85,755	0.72	85,755	0.72	85,755	0.72	85,755	0.72	85,755	0.72
South State Corporation	Bank	1	0.58	81,948	0.69	81,948	0.69	81,948	0.69	81,948	0.69	81,948	0.69
Bryant Bank	Bank	2	1.16	68,875	0.58	68,875	0.58	68,875	0.58	68,875	0.58	68,875	0.58
Oakworth Capital, Inc.	Bank	1	0.58	67,093	0.57	67,093	0.57	67,093	0.57	67,093	0.57	67,093	0.57
Home BancShares, Inc.	Bank	1	0.58	62,172	0.52	62,172	0.52	62,172	0.52	62,172	0.52	62,172	0.52
SmartFinancial, Inc.	Bank	1	0.58	49,365	0.42	49,365	0.42	49,365	0.42	49,365	0.42	49,365	0.42
Merchants & Marine Bancorp, Inc.	Bank	3	1.74	47,597	0.40	47,597	0.40	47,597	0.40	47,597	0.40	47,597	0.40
CNB Bancorp, Inc.	Bank	2	1.16	45,465	0.38	45,465	0.38	45,465	0.38	45,465	0.38	45,465	0.38
BancPlus Corporation	Bank	2	1.16	34,874	0.29	34,874	0.29	34,874	0.29	34,874	0.29	34,874	0.29
Renasant Corporation	Bank	3	1.74	31,027	0.26	31,027	0.26	31,027	0.26	31,027	0.26	31,027	0.26
Enterprise Capital Corporation, Inc.	Bank	1	0.58	19,788	0.17	19,788	0.17	19,788	0.17	19,788	0.17	19,788	0.17
Woodforest Financial Group, Inc.	Bank	6	3.49	13,302	0.11	13,302	0.11	13,302	0.11	13,302	0.11	13,302	0.11
First Suncoast Trust Bancshares, Inc.	Bank	1	0.58	11,258	0.09	11,258	0.09	11,258	0.09	11,258	0.09	11,258	0.09
FEB Bancshares, Inc.	Bank	1	0.58	11,225	0.09	11,225	0.09	11,225	0.09	11,225	0.09	11,225	0.09
River Financial Corporation	Bank	2	1.16	9,182	0.08	9,182	0.08	9,182	0.08	9,182	0.08	9,182	0.08
Total		172	100.00	11,863,213	100.00	11,863,213	100.00	11,863,213	100.00	11,863,213	100.00	11,863,213	100.00
PNC Financial Services Group, Inc.	Bank	15	8.72	1,106,714	9.33	1,106,714	9.33	1,106,714	9.33	1,106,714	9.33	1,106,714	9.33
Banco Bilbao Vizcaya Argentaria, SA	Bank	16	9.30	1,437,973	12.12	1,437,973	12.12	1,437,973	12.12	1,437,973	12.12	1,437,973	12.12
Post Merger		31	18.02	2,544,687	21.45	2,544,687	21.45	2,544,687	21.45	2,544,687	21.45	2,544,687	21.45
Pre-merger HHI		747.7		1,318.0		1,318.0		1,318.0		1,318.0		1,318.0	
Change		162.2		226.2		226.2		226.2		226.2		226.2	
Post-merger HHI		910.0		1,544.2		1,544.2		1,544.2		1,544.2		1,544.2	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

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** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Excludes 3 Synovus branches pending acquisition by Jefferson Financial Federal Credit Union.

Company	Type	Branches	Share	Total		SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share				
Montgomery Area, AL Fed Banking Market													
Regions Financial Corporation	Bank	17	16.19	1,843,588	19.50	1,843,588	19.50	1,843,588	19.50	1,843,588	19.50	1,843,588	19.50
Banco Bilbao Vizcaya Argentaria, SA	Bank	7	6.67	1,594,868	16.87	1,594,868	16.87	1,594,868	16.87	1,594,868	16.87	1,594,868	16.87
Synovus Financial Corp.	Bank	3	2.86	963,457	10.19	963,457	10.19	963,457	10.19	963,457	10.19	963,457	10.19
ServisFirst Bancshares, Inc.	Bank	2	1.90	906,182	9.58	906,182	9.58	906,182	9.58	906,182	9.58	906,182	9.58
Wells Fargo & Company	Bank	8	7.62	823,361	8.71	823,361	8.71	823,361	8.71	823,361	8.71	823,361	8.71
River Financial Corporation	Bank	6	5.71	666,097	7.05	666,097	7.05	666,097	7.05	666,097	7.05	666,097	7.05
Valley National Bancorp	Bank	6	5.71	545,162	5.77	545,162	5.77	545,162	5.77	545,162	5.77	545,162	5.77
Central Alabama Bancshares, Inc.	Bank	9	8.57	409,189	4.33	409,189	4.33	409,189	4.33	409,189	4.33	409,189	4.33
Truist Financial Corporation	Bank	7	6.67	381,550	4.04	381,550	4.04	381,550	4.04	381,550	4.04	381,550	4.04
Trustmark Corporation	Bank	7	6.67	310,345	3.28	310,345	3.28	310,345	3.28	310,345	3.28	310,345	3.28
CBS Banc-Corp.	Bank	4	3.81	198,319	2.10	198,319	2.10	198,319	2.10	198,319	2.10	198,319	2.10
USAL Bancorp, Inc.	Bank	3	2.86	170,517	1.80	170,517	1.80	170,517	1.80	170,517	1.80	170,517	1.80
PNC Financial Services Group, Inc.	Bank	5	4.76	150,681	1.59	150,681	1.59	150,681	1.59	150,681	1.59	150,681	1.59
Renasant Corporation	Bank	2	1.90	115,564	1.22	115,564	1.22	115,564	1.22	115,564	1.22	115,564	1.22
Hancock Whitney Corporation	Bank	2	1.90	73,464	0.78	73,464	0.78	73,464	0.78	73,464	0.78	73,464	0.78
Cadence Bancorporation	Bank	1	0.95	70,675	0.75	70,675	0.75	70,675	0.75	70,675	0.75	70,675	0.75
First Citizens-Crenshaw Bancshares, Inc.	Bank	2	1.90	59,025	0.62	59,025	0.62	59,025	0.62	59,025	0.62	59,025	0.62
BancorpSouth Bank	Bank	2	1.90	37,137	0.39	37,137	0.39	37,137	0.39	37,137	0.39	37,137	0.39
MetroCity Bancshares, Inc.	Bank	1	0.95	35,250	0.37	35,250	0.37	35,250	0.37	35,250	0.37	35,250	0.37
Hope Bancorp, Inc.	Bank	1	0.95	34,247	0.36	34,247	0.36	34,247	0.36	34,247	0.36	34,247	0.36
Liberty Financial Services, Inc.	Bank	1	0.95	29,587	0.31	29,587	0.31	29,587	0.31	29,587	0.31	29,587	0.31
Brantley Bancorp, Inc.	Bank	1	0.95	14,663	0.16	14,663	0.16	14,663	0.16	14,663	0.16	14,663	0.16
Woodforest Financial Group, Inc.	Bank	6	5.71	11,193	0.12	11,193	0.12	11,193	0.12	11,193	0.12	11,193	0.12
Merchants and Farmers Bancshares, Inc.	Bank	1	0.95	10,458	0.11	10,458	0.11	10,458	0.11	10,458	0.11	10,458	0.11
Thrivent Trust Co.	Thrift	1	0.95	-	-	-	-	-	-	-	-	-	-
Total		105	100.00	9,454,579	100.00	9,454,579	100.00	9,454,579	100.00	9,454,579	100.00	9,454,579	100.00
PNC Financial Services Group, Inc.	Bank	5	4.76	150,681	1.59	150,681	1.59	150,681	1.59	150,681	1.59	150,681	1.59
Banco Bilbao Vizcaya Argentaria, SA	Bank	7	6.67	1,594,868	16.87	1,594,868	16.87	1,594,868	16.87	1,594,868	16.87	1,594,868	16.87
Post Merger		12	11.43	1,745,549	18.46	1,745,549	18.46	1,745,549	18.46	1,745,549	18.46	1,745,549	18.46
Pre-merger HHI		702.9		1,078.8		1,078.8		1,078.8		1,078.8		1,078.8	
Change		63.5		53.8		53.8		53.8		53.8		53.8	
Post-merger HHI		766.4		1,132.6		1,132.6		1,132.6		1,132.6		1,132.6	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

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** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total		SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share				
<u>Ocala Area, FL Fed Banking Market</u>													
Truist Financial Corporation	Bank	13	18.31	1,322,826	20.45	1,322,826	20.61	1,322,826	20.45	1,322,826	20.45	1,322,826	20.45
Bank of America Corporation	Bank	6	8.45	1,053,444	16.28	1,053,444	16.41	1,053,444	16.28	1,053,444	16.28	1,053,444	16.28
Wells Fargo & Company	Bank	8	11.27	830,956	12.84	830,956	12.94	830,956	12.84	830,956	12.84	830,956	12.84
Banco Bilbao Vizcaya Argentaria, SA	Bank	3	4.23	775,904	11.99	775,904	12.09	775,904	11.99	775,904	11.99	775,904	11.99
Regions Financial Corporation	Bank	12	16.90	756,243	11.69	756,243	11.78	756,243	11.69	756,243	11.69	756,243	11.69
South State Corporation	Bank	5	7.04	476,418	7.36	476,418	7.42	476,418	7.36	476,418	7.36	476,418	7.36
Villages Bancorporation, Inc.	Bank	2	2.82	181,118	2.80	181,118	2.82	181,118	2.80	181,118	2.80	181,118	2.80
Bank OZK	Bank	1	1.41	179,425	2.77	179,425	2.80	179,425	2.77	179,425	2.77	179,425	2.77
Renasant Corporation	Bank	3	4.23	168,956	2.61	168,956	2.63	168,956	2.61	168,956	2.61	168,956	2.61
JPMorgan Chase & Co.	Bank	5	7.04	142,849	2.21	142,849	2.23	142,849	2.21	142,849	2.21	142,849	2.21
Ameris Bancorp	Bank	2	2.82	136,392	2.11	136,392	2.12	136,392	2.11	136,392	2.11	136,392	2.11
First Federal Bancorp, MHC	Thrift	3	4.23	100,518	1.55	50,259	0.78	100,518	1.55	100,518	1.55	100,518	1.55
Toronto-Dominion Bank	Bank	1	1.41	96,019	1.48	96,019	1.50	96,019	1.48	96,019	1.48	96,019	1.48
Brannen Banks of Florida, Inc.	Bank	1	1.41	75,986	1.17	75,986	1.18	75,986	1.17	75,986	1.17	75,986	1.17
Cadence Bancorporation	Bank	1	1.41	57,831	0.89	57,831	0.90	57,831	0.89	57,831	0.89	57,831	0.89
PNC Financial Services Group, Inc.	Bank	1	1.41	32,487	0.50	32,487	0.51	32,487	0.50	32,487	0.50	32,487	0.50
Drummond Banking Company	Bank	1	1.41	31,087	0.48	31,087	0.48	31,087	0.48	31,087	0.48	31,087	0.48
PBD Holdings, LLC	Bank	1	1.41	25,512	0.39	25,512	0.40	25,512	0.39	25,512	0.39	25,512	0.39
Mainstreet Community Bank of Florida	Bank	1	1.41	14,097	0.22	14,097	0.22	14,097	0.22	14,097	0.22	14,097	0.22
Axiom Bancshares, Inc.	Bank	1	1.41	11,592	0.18	11,592	0.18	11,592	0.18	11,592	0.18	11,592	0.18
Total		71	100.00	6,469,660	100.00	6,419,401	100.00	6,469,660	100.00	6,469,660	100.00	6,469,660	100.00
PNC Financial Services Group, Inc.	Bank	1	1.41	32,487	0.50	32,487	0.51	32,487	0.50	32,487	0.50	32,487	0.50
Banco Bilbao Vizcaya Argentaria, SA	Bank	3	4.23	775,904	11.99	775,904	12.09	775,904	11.99	775,904	11.99	775,904	11.99
Post Merger		4	5.63	808,391	12.50	808,391	12.59	808,391	12.50	808,391	12.50	808,391	12.50
Pre-merger HHI		1,005.8		1,222.0		1,239.4		1,222.0		1,222.0		1,222.0	
Change		11.9		12.0		12.2		12.0		12.0		12.0	
Post-merger HHI		1,017.7		1,234.1		1,251.6		1,234.1		1,234.1		1,234.1	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

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** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		Share	2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%					
<u>Tampa Bay Area, FL Fed Banking Market</u>													
MetroCity Bankshares, Inc.	Bank	1	0.15	8,975	0.01	8,975	0.01	8,975	0.01	8,975	0.01	8,975	0.01
Dickinson Financial Corporation II	Bank	1	0.15	7,514	0.01	7,514	0.01	7,514	0.01	7,514	0.01	7,514	0.01
Bank of Central Florida Holding Company	Bank	1	0.15	5,583	0.01	5,583	0.01	5,583	0.01	5,583	0.01	5,583	0.01
MEMBERS Trust Company	Thrift	1	0.15	500	0.00	250	0.00	250	0.00	-	-	-	-
Bank of New York Mellon Corporation	Bank	1	0.15	-	-	-	-	-	-	-	-	-	-
Canadian Imperial Bank of Commerce	Bank	1	0.15	-	-	-	-	-	-	-	-	-	-
Morgan Stanley	Bank	1	0.15	-	-	-	-	-	-	-	-	-	-
Total		673	100.00	101,248,121	100.00	100,113,921	100.00	100,464,736	100.00	99,900,550	100.00	99,900,550	100.00
PNC Financial Services Group, Inc.	Bank	20	2.97	1,708,022	1.69	1,708,022	1.71	1,708,022	1.70	1,708,022	1.71	1,708,022	1.71
Banco Bilbao Vizcaya Argentaria, SA	Bank	2	0.30	348,959	0.34	348,959	0.35	348,959	0.35	348,959	0.35	348,959	0.35
Post Merger		22	3.27	2,056,981	2.03	2,056,981	2.05	2,056,981	2.05	2,056,981	2.06	2,056,981	2.06
Pre-merger HHI		795.5		1,223.9		1,250.5		1,242.1		1,255.9		1,255.9	
Change		1.8		1.2		1.2		1.2		1.2		1.2	
Post-merger HHI		797.2		1,225.0		1,251.7		1,243.3		1,257.1		1,257.1	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

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** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		Share	2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%					
<u>Tuscaloosa Area, AL Fed Banking Market</u>													
Regions Financial Corporation	Bank	8	15.38	803,060	19.21	803,060	19.45	803,060	19.45	803,060	19.70	803,060	19.70
Bryant Bank	Bank	4	7.69	772,589	18.48	772,589	18.71	772,589	18.71	772,589	18.95	772,589	18.95
Synovus Financial Corp.	Bank	5	9.62	517,316	12.38	517,316	12.53	517,316	12.53	517,316	12.69	517,316	12.69
SmartFinancial, Inc.	Bank	3	5.77	353,576	8.46	353,576	8.56	353,576	8.56	353,576	8.67	353,576	8.67
Cadence Bancorporation	Bank	2	3.85	299,434	7.16	299,434	7.25	299,434	7.25	299,434	7.35	299,434	7.35
Wells Fargo & Company	Bank	4	7.69	267,018	6.39	267,018	6.47	267,018	6.47	267,018	6.55	267,018	6.55
BankFirst Capital Corporation	Bank	2	3.85	228,327	5.46	228,327	5.53	228,327	5.53	228,327	5.60	228,327	5.60
Banco Bilbao Vizcaya Argentaria, SA	Bank	3	5.77	227,083	5.43	227,083	5.50	227,083	5.50	227,083	5.57	227,083	5.57
PNC Financial Services Group, Inc.	Bank	3	5.77	160,918	3.85	160,918	3.90	160,918	3.90	160,918	3.95	160,918	3.95
Southeastern Financial, Inc.	Thrift	3	5.77	103,348	2.47	51,674	1.25	51,674	1.25	-	-	-	-
West Alabama Capital Corp.	Bank	2	3.85	90,462	2.16	90,462	2.19	90,462	2.19	90,462	2.22	90,462	2.22
Moundville Bancshares, Inc.	Bank	1	1.92	85,705	2.05	85,705	2.08	85,705	2.08	85,705	2.10	85,705	2.10
RBC, Inc.	Bank	2	3.85	65,462	1.57	65,462	1.59	65,462	1.59	65,462	1.61	65,462	1.61
Truist Financial Corporation	Bank	1	1.92	59,817	1.43	59,817	1.45	59,817	1.45	59,817	1.47	59,817	1.47
Renasant Corporation	Bank	1	1.92	54,505	1.30	54,505	1.32	54,505	1.32	54,505	1.34	54,505	1.34
First US Bancshares, Inc.	Bank	3	5.77	46,769	1.12	46,769	1.13	46,769	1.13	46,769	1.15	46,769	1.15
First State Holding Corp.	Bank	1	1.92	14,830	0.35	14,830	0.36	14,830	0.36	14,830	0.36	14,830	0.36
FirstFed Bancorp, Inc.	Bank	1	1.92	14,818	0.35	14,818	0.36	14,818	0.36	14,818	0.36	14,818	0.36
Trustmark Corporation	Bank	1	1.92	11,426	0.27	11,426	0.28	11,426	0.28	11,426	0.28	11,426	0.28
Woodforest Financial Group, Inc.	Bank	2	3.85	3,418	0.08	3,418	0.08	3,418	0.08	3,418	0.08	3,418	0.08
Total		52	100.00	4,179,881	100.00	4,128,207	100.00	4,128,207	100.00	4,076,533	100.00	4,076,533	100.00
PNC Financial Services Group, Inc.	Bank	3	5.77	160,918	3.85	160,918	3.90	160,918	3.90	160,918	3.95	160,918	3.95
Banco Bilbao Vizcaya Argentaria, SA	Bank	3	5.77	227,083	5.43	227,083	5.50	227,083	5.50	227,083	5.57	227,083	5.57
Post Merger		6	11.54	388,001	9.28	388,001	9.40	388,001	9.40	388,001	9.52	388,001	9.52
Pre-merger HHI		710.1		1,124.6		1,148.2		1,148.2		1,175.9		1,175.9	
Change		66.6		41.8		42.9		42.9		44.0		44.0	
Post-merger HHI		776.6		1,166.4		1,191.1		1,191.1		1,219.9		1,219.9	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share	
				Deposits	Share	Weighted 50%	Share	Weighted 50%					Share
<u>Alachua County, FL</u>													
Bank of America Corporation	Bank	5	8.33	1,340,629	25.29	1,340,629	25.39	1,340,629	25.29	1,340,629	25.29	1,340,629	25.29
Wells Fargo & Company	Bank	9	15.00	1,252,159	23.62	1,252,159	23.71	1,252,159	23.62	1,252,159	23.62	1,252,159	23.62
Banco Bilbao Vizcaya Argentaria, SA	Bank	4	6.67	589,351	11.12	589,351	11.16	589,351	11.12	589,351	11.12	589,351	11.12
Ameris Bancorp	Bank	6	10.00	440,941	8.32	440,941	8.35	440,941	8.32	440,941	8.32	440,941	8.32
Truist Financial Corporation	Bank	5	8.33	363,008	6.85	363,008	6.87	363,008	6.85	363,008	6.85	363,008	6.85
South State Corporation	Bank	4	6.67	264,414	4.99	264,414	5.01	264,414	4.99	264,414	4.99	264,414	4.99
Toronto-Dominion Bank	Bank	2	3.33	253,711	4.79	253,711	4.80	253,711	4.79	253,711	4.79	253,711	4.79
Capital City Bank Group, Inc.	Bank	7	11.67	237,580	4.48	237,580	4.50	237,580	4.48	237,580	4.48	237,580	4.48
Renasant Corporation	Bank	2	3.33	118,577	2.24	118,577	2.25	118,577	2.24	118,577	2.24	118,577	2.24
Regions Financial Corporation	Bank	2	3.33	111,858	2.11	111,858	2.12	111,858	2.11	111,858	2.11	111,858	2.11
JPMorgan Chase & Co.	Bank	5	8.33	92,746	1.75	92,746	1.76	92,746	1.75	92,746	1.75	92,746	1.75
PNC Financial Services Group, Inc.	Bank	2	3.33	80,800	1.52	80,800	1.53	80,800	1.52	80,800	1.52	80,800	1.52
First Federal Bancorp, MHC	Thrift	2	3.33	39,484	0.74	39,484	0.37	39,484	0.74	39,484	0.74	39,484	0.74
Drummond Banking Company	Bank	2	3.33	39,432	0.74	39,432	0.75	39,432	0.74	39,432	0.74	39,432	0.74
PBD Holdings, LLC	Bank	1	1.67	36,344	0.69	36,344	0.69	36,344	0.69	36,344	0.69	36,344	0.69
Florida Capital Group, Inc.	Bank	1	1.67	21,244	0.40	21,244	0.40	21,244	0.40	21,244	0.40	21,244	0.40
Community State Bank Corporation	Bank	1	1.67	18,589	0.35	18,589	0.35	18,589	0.35	18,589	0.35	18,589	0.35
Total		60	100.00	5,300,867	100.00	5,281,125	100.00	5,300,867	100.00	5,300,867	100.00	5,300,867	100.00
PNC Financial Services Group, Inc.	Bank	2	3.33	80,800	1.52	80,800	1.53	80,800	1.52	80,800	1.52	80,800	1.52
Banco Bilbao Vizcaya Argentaria, SA	Bank	4	6.67	589,351	11.12	589,351	11.16	589,351	11.12	589,351	11.12	589,351	11.12
Post Merger		6	10.00	670,151	12.64	670,151	12.69	670,151	12.64	670,151	12.64	670,151	12.64
Pre-merger HHI		833.3		1,521.9		1,532.9		1,521.9		1,521.9		1,521.9	
Change		44.4		33.9		34.1		33.9		33.9		33.9	
Post-merger HHI		877.8		1,555.8		1,567.0		1,555.8		1,555.8		1,555.8	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share	
				Deposits	Share	Weighted 50%	Share	Weighted 50%					Share
<u>Baldwin County, AL</u>													
Regions Financial Corporation	Bank	10	10.99	1,074,181	20.07	1,074,181	20.07	1,074,181	20.07	1,074,181	20.07	1,074,181	20.07
Wells Fargo & Company	Bank	7	7.69	537,581	10.04	537,581	10.04	537,581	10.04	537,581	10.04	537,581	10.04
Banco Bilbao Vizcaya Argentaria, SA	Bank	5	5.49	490,241	9.16	490,241	9.16	490,241	9.16	490,241	9.16	490,241	9.16
Home BancShares, Inc.	Bank	5	5.49	469,916	8.78	469,916	8.78	469,916	8.78	469,916	8.78	469,916	8.78
PNC Financial Services Group, Inc.	Bank	7	7.69	446,901	8.35	446,901	8.35	446,901	8.35	446,901	8.35	446,901	8.35
First Bancshares, Inc.	Bank	7	7.69	352,950	6.59	352,950	6.59	352,950	6.59	352,950	6.59	352,950	6.59
Hancock Whitney Corporation	Bank	3	3.30	294,596	5.50	294,596	5.50	294,596	5.50	294,596	5.50	294,596	5.50
United Bancorporation of Alabama, Inc.	Bank	10	10.99	247,957	4.63	247,957	4.63	247,957	4.63	247,957	4.63	247,957	4.63
Truist Financial Corporation	Bank	5	5.49	243,465	4.55	243,465	4.55	243,465	4.55	243,465	4.55	243,465	4.55
South State Corporation	Bank	2	2.20	224,681	4.20	224,681	4.20	224,681	4.20	224,681	4.20	224,681	4.20
Trustmark Corporation	Bank	4	4.40	171,930	3.21	171,930	3.21	171,930	3.21	171,930	3.21	171,930	3.21
First Horizon National Corporation	Bank	1	1.10	158,913	2.97	158,913	2.97	158,913	2.97	158,913	2.97	158,913	2.97
Bryant Bank	Bank	3	3.30	143,053	2.67	143,053	2.67	143,053	2.67	143,053	2.67	143,053	2.67
Citizens' Capital Corporation	Bank	3	3.30	109,256	2.04	109,256	2.04	109,256	2.04	109,256	2.04	109,256	2.04
Community Bancshares of Mississippi, Inc.	Bank	2	2.20	94,475	1.77	94,475	1.77	94,475	1.77	94,475	1.77	94,475	1.77
BancorpSouth Bank	Bank	3	3.30	73,984	1.38	73,984	1.38	73,984	1.38	73,984	1.38	73,984	1.38
Merchants & Marine Bancorp, Inc.	Bank	3	3.30	61,967	1.16	61,967	1.16	61,967	1.16	61,967	1.16	61,967	1.16
SmartFinancial, Inc.	Bank	1	1.10	49,365	0.92	49,365	0.92	49,365	0.92	49,365	0.92	49,365	0.92
ServisFirst Bancshares, Inc.	Bank	1	1.10	46,376	0.87	46,376	0.87	46,376	0.87	46,376	0.87	46,376	0.87
Enterprise Capital Corporation, Inc.	Bank	1	1.10	19,788	0.37	19,788	0.37	19,788	0.37	19,788	0.37	19,788	0.37
First Cahawba Bank	Bank	1	1.10	16,399	0.31	16,399	0.31	16,399	0.31	16,399	0.31	16,399	0.31
River Financial Corporation	Bank	1	1.10	9,182	0.17	9,182	0.17	9,182	0.17	9,182	0.17	9,182	0.17
Bancorp of Lucedale, Inc.	Bank	1	1.10	5,904	0.11	5,904	0.11	5,904	0.11	5,904	0.11	5,904	0.11
Renasant Corporation	Bank	1	1.10	4,381	0.08	4,381	0.08	4,381	0.08	4,381	0.08	4,381	0.08
Woodforest Financial Group, Inc.	Bank	4	4.40	4,359	0.08	4,359	0.08	4,359	0.08	4,359	0.08	4,359	0.08
Total		91	100.00	5,351,801	100.00	5,351,801	100.00	5,351,801	100.00	5,351,801	100.00	5,351,801	100.00
PNC Financial Services Group, Inc.	Bank	7	7.69	446,901	8.35	446,901	8.35	446,901	8.35	446,901	8.35	446,901	8.35
Banco Bilbao Vizcaya Argentaria, SA	Bank	5	5.49	490,241	9.16	490,241	9.16	490,241	9.16	490,241	9.16	490,241	9.16
Post Merger		12	13.19	937,142	17.51	937,142	17.51	937,142	17.51	937,142	17.51	937,142	17.51
Pre-merger HHI		621.9		906.8		906.8		906.8		906.8		906.8	
Change		84.5		153.0		153.0		153.0		153.0		153.0	
Post-merger HHI		706.4		1,059.8		1,059.8		1,059.8		1,059.8		1,059.8	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

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** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Excludes 1 Synovus branch pending acquisition by Jefferson Financial Federal Credit Union.

Company	Type	Branches	Share	Total		SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share				
Collin County, TX													
JPMorgan Chase & Co.	Bank	36	13.95	6,094,123	17.79	6,094,123	18.08	6,094,123	17.79	6,094,123	17.79	6,094,123	17.79
Bank of America Corporation	Bank	22	8.53	4,861,631	14.19	4,861,631	14.42	4,861,631	14.19	4,861,631	14.19	4,861,631	14.19
Prosperity Bancshares, Inc.	Bank	21	8.14	4,736,178	13.83	4,736,178	14.05	4,736,178	13.83	4,736,178	13.83	4,736,178	13.83
Independent Bank Group, Inc.	Bank	14	5.43	4,241,118	12.38	4,241,118	12.58	4,241,118	12.38	4,241,118	12.38	4,241,118	12.38
Wells Fargo & Company	Bank	24	9.30	2,987,457	8.72	2,987,457	8.86	2,987,457	8.72	2,987,457	8.72	2,987,457	8.72
Beal Financial Corporation	Thrift	5	1.94	1,095,470	3.20	547,735	1.62	1,095,470	3.20	1,095,470	3.20	1,095,470	3.20
Capital One Financial Corporation	Bank	7	2.71	949,323	2.77	949,323	2.82	949,323	2.77	949,323	2.77	949,323	2.77
Banco Bilbao Vizcaya Argentaria, SA	Bank	12	4.65	948,179	2.77	948,179	2.81	948,179	2.77	948,179	2.77	948,179	2.77
A.N.B. Holding Company, Ltd.	Bank	4	1.55	599,749	1.75	599,749	1.78	599,749	1.75	599,749	1.75	599,749	1.75
Hilltop Holdings Inc.	Bank	4	1.55	510,475	1.49	510,475	1.51	510,475	1.49	510,475	1.49	510,475	1.49
Veritex Holdings, Inc.	Bank	4	1.55	496,373	1.45	496,373	1.47	496,373	1.45	496,373	1.45	496,373	1.45
Truist Financial Corporation	Bank	8	3.10	495,710	1.45	495,710	1.47	495,710	1.45	495,710	1.45	495,710	1.45
Spend Life Wisely Company, Inc.	Bank	5	1.94	454,173	1.33	454,173	1.35	454,173	1.33	454,173	1.33	454,173	1.33
Comerica Incorporated	Bank	9	3.49	410,138	1.20	410,138	1.22	410,138	1.20	410,138	1.20	410,138	1.20
Bank OZK	Bank	5	1.94	380,615	1.11	380,615	1.13	380,615	1.11	380,615	1.11	380,615	1.11
Texas Capital Bancshares, Inc.	Bank	1	0.39	374,167	1.09	374,167	1.11	374,167	1.09	374,167	1.09	374,167	1.09
Overton Financial Corporation	Bank	2	0.78	361,347	1.05	361,347	1.07	361,347	1.05	361,347	1.05	361,347	1.05
North Dallas Bank & Trust Co.	Bank	2	0.78	328,073	0.96	328,073	0.97	328,073	0.96	328,073	0.96	328,073	0.96
Origin Bancorp, Inc.	Bank	2	0.78	316,728	0.92	316,728	0.94	316,728	0.92	316,728	0.92	316,728	0.92
BOK Financial Corporation	Bank	4	1.55	268,451	0.78	268,451	0.80	268,451	0.78	268,451	0.78	268,451	0.78
Lauritzen Corporation	Bank	3	1.16	266,734	0.78	266,734	0.79	266,734	0.78	266,734	0.78	266,734	0.78
Cullen/Frost Bankers, Inc.	Bank	1	0.39	262,950	0.77	262,950	0.78	262,950	0.77	262,950	0.77	262,950	0.77
BT Holdings, Inc.	Bank	2	0.78	254,164	0.74	254,164	0.75	254,164	0.74	254,164	0.74	254,164	0.74
Inwood Bancshares, Inc.	Bank	1	0.39	219,088	0.64	219,088	0.65	219,088	0.64	219,088	0.64	219,088	0.64
TXRB Holdings, Inc.	Bank	1	0.39	209,964	0.61	209,964	0.62	209,964	0.61	209,964	0.61	209,964	0.61
BancorpSouth Bank	Bank	4	1.55	186,377	0.54	186,377	0.55	186,377	0.54	186,377	0.54	186,377	0.54
Quinlan Bancshares, Inc.	Bank	1	0.39	181,150	0.53	181,150	0.54	181,150	0.53	181,150	0.53	181,150	0.53
Oakwood Bancshares, Inc.	Bank	1	0.39	147,900	0.43	147,900	0.44	147,900	0.43	147,900	0.43	147,900	0.43
SWNB Bancorp, Inc.	Bank	1	0.39	117,065	0.34	117,065	0.35	117,065	0.34	117,065	0.34	117,065	0.34
Cathay General Bancorp	Bank	1	0.39	112,834	0.33	112,834	0.33	112,834	0.33	112,834	0.33	112,834	0.33
Magnolia Banking Corporation	Bank	1	0.39	107,871	0.31	107,871	0.32	107,871	0.31	107,871	0.31	107,871	0.31
AFNB Holdings, Inc.	Bank	2	0.78	102,216	0.30	102,216	0.30	102,216	0.30	102,216	0.30	102,216	0.30
Henderson Texas Bancshares, Inc.	Bank	3	1.16	96,930	0.28	96,930	0.29	96,930	0.28	96,930	0.28	96,930	0.28
First Horizon National Corporation	Bank	1	0.39	86,549	0.25	86,549	0.26	86,549	0.25	86,549	0.25	86,549	0.25
Valliance Financial Corp.	Bank	1	0.39	65,418	0.19	65,418	0.19	65,418	0.19	65,418	0.19	65,418	0.19
South Plains Financial, Inc.	Bank	1	0.39	65,386	0.19	65,386	0.19	65,386	0.19	65,386	0.19	65,386	0.19
UMB Financial Corporation	Bank	-	-	64,002	0.19	64,002	0.19	64,002	0.19	64,002	0.19	64,002	0.19
Regions Financial Corporation	Bank	2	0.78	63,713	0.19	63,713	0.19	63,713	0.19	63,713	0.19	63,713	0.19
Golden Bank, National Association	Bank	1	0.39	56,792	0.17	56,792	0.17	56,792	0.17	56,792	0.17	56,792	0.17
Hanmi Financial Corporation	Bank	1	0.39	48,808	0.14	48,808	0.14	48,808	0.14	48,808	0.14	48,808	0.14
Happy Bancshares, Inc.	Bank	1	0.39	48,582	0.14	48,582	0.14	48,582	0.14	48,582	0.14	48,582	0.14
Great Plains Bancshares, Inc.	Bank	1	0.39	48,282	0.14	48,282	0.14	48,282	0.14	48,282	0.14	48,282	0.14
Simmons First National Corporation	Bank	3	1.16	47,101	0.14	47,101	0.14	47,101	0.14	47,101	0.14	47,101	0.14
Zions Bancorporation, National Association	Bank	1	0.39	46,373	0.14	46,373	0.14	46,373	0.14	46,373	0.14	46,373	0.14
Third Coast Bancshares, Inc.	Bank	1	0.39	46,335	0.14	46,335	0.14	46,335	0.14	46,335	0.14	46,335	0.14
Nacogdoches Commercial Bancshares, Inc.	Bank	2	0.78	44,662	0.13	44,662	0.13	44,662	0.13	44,662	0.13	44,662	0.13
Baylor Bancshares, Inc.	Bank	1	0.39	44,602	0.13	44,602	0.13	44,602	0.13	44,602	0.13	44,602	0.13
East West Bancorp, Inc.	Bank	1	0.39	43,469	0.13	43,469	0.13	43,469	0.13	43,469	0.13	43,469	0.13
Woodforest Financial Group, Inc.	Bank	11	4.26	41,117	0.12	41,117	0.12	41,117	0.12	41,117	0.12	41,117	0.12
Hancock Whitney Corporation	Bank	1	0.39	39,733	0.12	39,733	0.12	39,733	0.12	39,733	0.12	39,733	0.12

Company	Type	Branches	Share	Total		SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share				
Collin County, TX													
2% Thrifts 100%													
PNC Financial Services Group, Inc.	Bank	2	0.78	37,338	0.11	37,338	0.11	37,338	0.11	37,338	0.11	37,338	0.11
First Guaranty Bancshares, Inc.	Bank	1	0.39	35,835	0.10	35,835	0.11	35,835	0.10	35,835	0.10	35,835	0.10
Washington Federal, Inc.	Bank	2	0.78	35,082	0.10	35,082	0.10	35,082	0.10	35,082	0.10	35,082	0.10
First Citizens Bancshares, Inc.	Bank	1	0.39	33,447	0.10	33,447	0.10	33,447	0.10	33,447	0.10	33,447	0.10
First Community Bancshares, Inc.	Bank	4	1.55	19,094	0.06	19,094	0.06	19,094	0.06	19,094	0.06	19,094	0.06
Captex Bancshares, Inc.	Bank	1	0.39	13,593	0.04	13,593	0.04	13,593	0.04	13,593	0.04	13,593	0.04
Bank7 Corp.	Bank	1	0.39	5,445	0.02	5,445	0.02	5,445	0.02	5,445	0.02	5,445	0.02
FirstSun Capital Bancorp	Bank	1	0.39	1,811	0.01	1,811	0.01	1,811	0.01	1,811	0.01	1,811	0.01
CrossFirst Bankshares, Inc.	Bank	1	0.39	-	-	-	-	-	-	-	-	-	-
Lamar Bancorporation, Inc.	Bank	1	0.39	-	-	-	-	-	-	-	-	-	-
Total		258	100.00	34,257,290	100.00	33,709,555	100.00	34,257,290	100.00	34,257,290	100.00	34,257,290	100.00
PNC Financial Services Group, Inc.	Bank	2	0.78	37,338	0.11	37,338	0.11	37,338	0.11	37,338	0.11	37,338	0.11
Banco Bilbao Vizcaya Argentaria, SA	Bank	12	4.65	948,179	2.77	948,179	2.81	948,179	2.77	948,179	2.77	948,179	2.77
Post Merger		14	5.43	985,517	2.88	985,517	2.92	985,517	2.88	985,517	2.88	985,517	2.88
Pre-merger HHI		558.0		986.7		1,011.1		986.7		986.7		986.7	
Change		7.2		0.6		0.6		0.6		0.6		0.6	
Post-merger HHI		565.2		987.3		1,011.8		987.3		987.3		987.3	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	Share	SBs, S&Ls	Share	SBs, S&Ls	Share	2% Test*	Share	2% Test**	Share
				Deposits		Weighted 50%		Weighted 50%					
				2% Thrifts 100%									
Dallas County, TX													
Bank of America Corporation	Bank	61	10.20	106,786,298	40.28	106,786,298	40.86	106,786,298	40.28	106,786,298	40.29	106,786,298	40.29
JPMorgan Chase & Co.	Bank	86	14.38	57,867,750	21.83	57,867,750	22.14	57,867,750	21.83	57,867,750	21.83	57,867,750	21.83
Texas Capital Bancshares, Inc.	Bank	5	0.84	24,002,740	9.05	24,002,740	9.18	24,002,740	9.05	24,002,740	9.06	24,002,740	9.06
Wells Fargo & Company	Bank	55	9.20	9,652,558	3.64	9,652,558	3.69	9,652,558	3.64	9,652,558	3.64	9,652,558	3.64
Banco Bilbao Vizcaya Argentaria, SA	Bank	31	5.18	7,419,475	2.80	7,419,475	2.84	7,419,475	2.80	7,419,475	2.80	7,419,475	2.80
NexBank Capital, Inc.	Thrift	3	0.50	7,313,473	2.76	3,656,737	1.40	7,313,473	2.76	7,313,473	2.76	7,313,473	2.76
Hilltop Holdings Inc.	Bank	8	1.34	4,754,105	1.79	4,754,105	1.82	4,754,105	1.79	4,754,105	1.79	4,754,105	1.79
Comerica Incorporated	Bank	34	5.69	4,723,139	1.78	4,723,139	1.81	4,723,139	1.78	4,723,139	1.78	4,723,139	1.78
BOK Financial Corporation	Bank	9	1.51	3,818,837	1.44	3,818,837	1.46	3,818,837	1.44	3,818,837	1.44	3,818,837	1.44
Veritex Holdings, Inc.	Bank	13	2.17	3,390,696	1.28	3,390,696	1.30	3,390,696	1.28	3,390,696	1.28	3,390,696	1.28
Truist Financial Corporation	Bank	25	4.18	2,622,210	0.99	2,622,210	1.00	2,622,210	0.99	2,622,210	0.99	2,622,210	0.99
Cullen/Frost Bankers, Inc.	Bank	12	2.01	2,424,934	0.91	2,424,934	0.93	2,424,934	0.91	2,424,934	0.91	2,424,934	0.91
Inwood Bancshares, Inc.	Bank	9	1.51	2,358,598	0.89	2,358,598	0.90	2,358,598	0.89	2,358,598	0.89	2,358,598	0.89
Independent Bankers Financial Corporation	Bank	1	0.17	2,287,837	0.86	2,287,837	0.88	2,287,837	0.86	2,287,837	0.86	2,287,837	0.86
Prosperity Bancshares, Inc.	Bank	26	4.35	1,734,818	0.65	1,734,818	0.66	1,734,818	0.65	1,734,818	0.65	1,734,818	0.65
Triumph Bancorp, Inc.	Bank	3	0.50	1,694,046	0.64	1,694,046	0.65	1,694,046	0.64	1,694,046	0.64	1,694,046	0.64
Regions Financial Corporation	Bank	8	1.34	1,503,038	0.57	1,503,038	0.58	1,503,038	0.57	1,503,038	0.57	1,503,038	0.57
Capital One Financial Corporation	Bank	13	2.17	1,215,859	0.46	1,215,859	0.47	1,215,859	0.46	1,215,859	0.46	1,215,859	0.46
Independent Bank Group, Inc.	Bank	5	0.84	977,559	0.37	977,559	0.37	977,559	0.37	977,559	0.37	977,559	0.37
Northern Trust Corporation	Bank	2	0.33	970,153	0.37	970,153	0.37	970,153	0.37	970,153	0.37	970,153	0.37
North Dallas Bank & Trust Co.	Bank	4	0.67	953,608	0.36	953,608	0.36	953,608	0.36	953,608	0.36	953,608	0.36
Zions Bancorporation, National Association	Bank	8	1.34	865,164	0.33	865,164	0.33	865,164	0.33	865,164	0.33	865,164	0.33
Origin Bancorp, Inc.	Bank	4	0.67	734,402	0.28	734,402	0.28	734,402	0.28	734,402	0.28	734,402	0.28
BancFirst Corporation	Bank	3	0.50	708,667	0.27	708,667	0.27	708,667	0.27	708,667	0.27	708,667	0.27
Park Cities Financial Group, Inc.	Bank	1	0.17	697,745	0.26	697,745	0.27	697,745	0.26	697,745	0.26	697,745	0.26
Bank OZK	Bank	2	0.33	684,360	0.26	684,360	0.26	684,360	0.26	684,360	0.26	684,360	0.26
UTB Financial Holding Company	Bank	2	0.33	642,971	0.24	642,971	0.25	642,971	0.24	642,971	0.24	642,971	0.24
SBT Bancshares, Inc.	Bank	4	0.67	641,608	0.24	641,608	0.25	641,608	0.24	641,608	0.24	641,608	0.24
A.N.B. Holding Company, Ltd.	Bank	5	0.84	604,591	0.23	604,591	0.23	604,591	0.23	604,591	0.23	604,591	0.23
Texas Security Bankshares, Inc.	Bank	3	0.50	594,382	0.22	594,382	0.23	594,382	0.22	594,382	0.22	594,382	0.22
Bank of Montreal	Bank	1	0.17	574,778	0.22	574,778	0.22	574,778	0.22	574,778	0.22	574,778	0.22
CrossFirst Bankshares, Inc.	Bank	1	0.17	552,706	0.21	552,706	0.21	552,706	0.21	552,706	0.21	552,706	0.21
Tolleson Wealth Management, Inc.	Bank	1	0.17	529,516	0.20	529,516	0.20	529,516	0.20	529,516	0.20	529,516	0.20
First Horizon National Corporation	Bank	1	0.17	471,714	0.18	471,714	0.18	471,714	0.18	471,714	0.18	471,714	0.18
Maple Financial Holdings, Inc.	Bank	2	0.33	460,981	0.17	460,981	0.18	460,981	0.17	460,981	0.17	460,981	0.17
T Bancshares, Inc.	Bank	1	0.17	431,055	0.16	431,055	0.16	431,055	0.16	431,055	0.16	431,055	0.16
Spend Life Wisely Company, Inc.	Bank	2	0.33	394,515	0.15	394,515	0.15	394,515	0.15	394,515	0.15	394,515	0.15
BT Holdings, Inc.	Bank	1	0.17	378,364	0.14	378,364	0.14	378,364	0.14	378,364	0.14	378,364	0.14
Quinlan Bancshares, Inc.	Bank	3	0.50	369,275	0.14	369,275	0.14	369,275	0.14	369,275	0.14	369,275	0.14
BancorpSouth Bank	Bank	4	0.67	307,372	0.12	307,372	0.12	307,372	0.12	307,372	0.12	307,372	0.12
Simmons First National Corporation	Bank	4	0.67	301,390	0.11	301,390	0.12	301,390	0.11	301,390	0.11	301,390	0.11
Liberty Capital Bancshares, Inc.	Bank	1	0.17	279,528	0.11	279,528	0.11	279,528	0.11	279,528	0.11	279,528	0.11
Texas Brand Bancshares, Inc.	Bank	4	0.67	253,394	0.10	253,394	0.10	253,394	0.10	253,394	0.10	253,394	0.10
AFNB Holdings, Inc.	Bank	4	0.67	249,399	0.09	249,399	0.10	249,399	0.09	249,399	0.09	249,399	0.09
Oakwood Bancshares, Inc.	Bank	1	0.17	213,354	0.08	213,354	0.08	213,354	0.08	213,354	0.08	213,354	0.08
D Bancorp, Inc.	Bank	1	0.17	203,729	0.08	203,729	0.08	203,729	0.08	203,729	0.08	203,729	0.08
Greater Southwest Bancshares, Inc.	Bank	2	0.33	202,162	0.08	202,162	0.08	202,162	0.08	202,162	0.08	202,162	0.08
First Citizens Bancshares, Inc.	Bank	2	0.33	198,409	0.07	198,409	0.08	198,409	0.07	198,409	0.07	198,409	0.07
First Community Bancshares, Inc.	Bank	29	4.85	194,984	0.07	194,984	0.07	194,984	0.07	194,984	0.07	194,984	0.07
Guaranty Bancshares, Inc.	Bank	2	0.33	175,274	0.07	175,274	0.07	175,274	0.07	175,274	0.07	175,274	0.07

Company	Type	Branches	Share	Total		SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share				
<u>Dallas County, TX</u>													
Oleyn Bancshares of Texas, Inc.	Bank	2	0.33	170,558	0.06	170,558	0.07	170,558	0.06	170,558	0.06	170,558	0.06
Washington Federal, Inc.	Bank	3	0.50	168,512	0.06	168,512	0.06	168,512	0.06	168,512	0.06	168,512	0.06
MTA Bancshares Inc.	Bank	2	0.33	158,953	0.06	158,953	0.06	158,953	0.06	158,953	0.06	158,953	0.06
Vista Bancshares, Inc.	Bank	2	0.33	157,970	0.06	157,970	0.06	157,970	0.06	157,970	0.06	157,970	0.06
Happy Bancshares, Inc.	Bank	1	0.17	150,059	0.06	150,059	0.06	150,059	0.06	150,059	0.06	150,059	0.06
Hope Bancorp, Inc.	Bank	1	0.17	149,422	0.06	149,422	0.06	149,422	0.06	149,422	0.06	149,422	0.06
National Bank Holdings Corporation	Bank	1	0.17	147,488	0.06	147,488	0.06	147,488	0.06	147,488	0.06	147,488	0.06
SWNB Bancorp, Inc.	Bank	2	0.33	135,552	0.05	135,552	0.05	135,552	0.05	135,552	0.05	135,552	0.05
Dominion Bancshares, Inc.	Bank	3	0.50	115,709	0.04	115,709	0.04	115,709	0.04	115,709	0.04	115,709	0.04
Beal Financial Corporation	Thrift	2	0.33	110,625	0.04	55,313	0.02	110,625	0.04	110,625	0.04	110,625	0.04
Shinhan Financial Group Co., Ltd.	Bank	1	0.17	103,667	0.04	103,667	0.04	103,667	0.04	103,667	0.04	103,667	0.04
One World Holding, Inc.	Bank	1	0.17	101,786	0.04	101,786	0.04	101,786	0.04	101,786	0.04	101,786	0.04
Bright Force Holding GP, LLC	Bank	1	0.17	96,531	0.04	96,531	0.04	96,531	0.04	96,531	0.04	96,531	0.04
BancAffiliated, Inc.	Bank	1	0.17	94,915	0.04	94,915	0.04	94,915	0.04	94,915	0.04	94,915	0.04
JLL Associates G.P. FCH LLC	Bank	1	0.17	89,901	0.03	89,901	0.03	89,901	0.03	89,901	0.03	89,901	0.03
Hanmi Financial Corporation	Bank	2	0.33	89,823	0.03	89,823	0.03	89,823	0.03	89,823	0.03	89,823	0.03
East West Bancorp, Inc.	Bank	2	0.33	87,653	0.03	87,653	0.03	87,653	0.03	87,653	0.03	87,653	0.03
Access Bancorp, Inc.	Bank	2	0.33	86,904	0.03	86,904	0.03	86,904	0.03	86,904	0.03	86,904	0.03
First Guaranty Bancshares, Inc.	Bank	1	0.17	86,014	0.03	86,014	0.03	86,014	0.03	86,014	0.03	86,014	0.03
Golden Bank, National Association	Bank	1	0.17	84,984	0.03	84,984	0.03	84,984	0.03	84,984	0.03	84,984	0.03
Bank7 Corp.	Bank	1	0.17	73,736	0.03	73,736	0.03	73,736	0.03	73,736	0.03	73,736	0.03
Ennis Bancshares, Inc.	Bank	2	0.33	73,551	0.03	73,551	0.03	73,551	0.03	73,551	0.03	73,551	0.03
Reeves Bancshares, Inc.	Bank	1	0.17	72,938	0.03	72,938	0.03	72,938	0.03	72,938	0.03	72,938	0.03
CBB Bancorp, Inc.	Bank	2	0.33	72,758	0.03	72,758	0.03	72,758	0.03	72,758	0.03	72,758	0.03
Woodforest Financial Group, Inc.	Bank	11	1.84	69,969	0.03	69,969	0.03	69,969	0.03	69,969	0.03	69,969	0.03
AmTex Bancshares, Inc.	Bank	1	0.17	69,745	0.03	69,745	0.03	69,745	0.03	69,745	0.03	69,745	0.03
Third Coast Bancshares, Inc.	Bank	1	0.17	60,147	0.02	60,147	0.02	60,147	0.02	60,147	0.02	60,147	0.02
TXRB Holdings, Inc.	Bank	1	0.17	57,827	0.02	57,827	0.02	57,827	0.02	57,827	0.02	57,827	0.02
UMB Financial Corporation	Bank	1	0.17	53,612	0.02	53,612	0.02	53,612	0.02	53,612	0.02	53,612	0.02
Spirit of Texas Bancshares, Inc.	Bank	1	0.17	53,068	0.02	53,068	0.02	53,068	0.02	53,068	0.02	53,068	0.02
Americo Bancshares, Inc.	Bank	2	0.33	49,518	0.02	49,518	0.02	49,518	0.02	49,518	0.02	49,518	0.02
South Plains Financial, Inc.	Bank	1	0.17	48,969	0.02	48,969	0.02	48,969	0.02	48,969	0.02	48,969	0.02
Wallis Bancshares, Inc.	Bank	2	0.33	48,832	0.02	48,832	0.02	48,832	0.02	48,832	0.02	48,832	0.02
Midland Financial Co.	Thrift	1	0.17	43,272	0.02	21,636	0.01	43,272	0.02	43,272	0.02	43,272	0.02
Texas Banc Financial Corporation	Bank	1	0.17	42,251	0.02	42,251	0.02	42,251	0.02	42,251	0.02	42,251	0.02
Business First Bancshares, Inc.	Bank	1	0.17	41,041	0.02	41,041	0.02	41,041	0.02	41,041	0.02	41,041	0.02
Mitsubishi UFJ Financial Group, Inc.	Bank	1	0.17	34,705	0.01	34,705	0.01	34,705	0.01	34,705	0.01	34,705	0.01
CIT Group Inc.	Bank	1	0.17	34,322	0.01	34,322	0.01	34,322	0.01	34,322	0.01	34,322	0.01
Hancock Whitney Corporation	Bank	1	0.17	33,868	0.01	33,868	0.01	33,868	0.01	33,868	0.01	33,868	0.01
Charis Holdings, Inc.	Bank	1	0.17	33,208	0.01	33,208	0.01	33,208	0.01	33,208	0.01	33,208	0.01
Southside Bancshares, Inc.	Bank	1	0.17	26,976	0.01	26,976	0.01	26,976	0.01	26,976	0.01	26,976	0.01
First Bancshares of Texas, Inc.	Bank	1	0.17	26,942	0.01	26,942	0.01	26,942	0.01	26,942	0.01	26,942	0.01
MetroCity Bankshares, Inc.	Bank	1	0.17	26,627	0.01	26,627	0.01	26,627	0.01	26,627	0.01	26,627	0.01
First IC Corporation	Bank	1	0.17	25,558	0.01	25,558	0.01	25,558	0.01	25,558	0.01	25,558	0.01
Security National Corporation	Bank	1	0.17	23,463	0.01	23,463	0.01	23,463	0.01	23,463	0.01	23,463	0.01
OP Bancorp	Bank	1	0.17	20,957	0.01	20,957	0.01	20,957	0.01	20,957	0.01	20,957	0.01
Colonial Holding Company	Thrift	1	0.17	18,757	0.01	9,379	0.00	9,379	0.00	-	-	-	-
International Bancshares Corporation	Bank	1	0.17	17,685	0.01	17,685	0.01	17,685	0.01	17,685	0.01	17,685	0.01
Herring Bancorp, Inc.	Bank	1	0.17	15,080	0.01	15,080	0.01	15,080	0.01	15,080	0.01	15,080	0.01
CBTX, Inc.	Bank	1	0.17	14,741	0.01	14,741	0.01	14,741	0.01	14,741	0.01	14,741	0.01

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		Share	2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%					
<u>Dallas County, TX</u>													
Riverbend Financial Corporation	Bank	1	0.17	14,216	0.01	14,216	0.01	14,216	0.01	14,216	0.01	14,216	0.01
Palmer Bancshares, Inc.	Bank	1	0.17	11,687	0.00	11,687	0.00	11,687	0.00	11,687	0.00	11,687	0.00
Greater Pacific Bancshares	Bank	1	0.17	4,674	0.00	4,674	0.00	4,674	0.00	4,674	0.00	4,674	0.00
Gulf Coast Bank and Trust Company	Bank	1	0.17	1,597	0.00	1,597	0.00	1,597	0.00	1,597	0.00	1,597	0.00
Bank of New York Mellon Corporation	Bank	2	0.33	-	-	-	-	-	-	-	-	-	-
Canadian Imperial Bank of Commerce	Bank	1	0.17	-	-	-	-	-	-	-	-	-	-
M&T Bank Corporation	Bank	1	0.17	-	-	-	-	-	-	-	-	-	-
Morgan Stanley	Bank	1	0.17	-	-	-	-	-	-	-	-	-	-
PNC Financial Services Group, Inc.	Bank	1	0.17	-	-	-	-	-	-	-	-	-	-
Total		598	100.00	265,090,843	100.00	261,347,780	100.00	265,081,465	100.00	265,072,086	100.00	265,072,086	100.00
PNC Financial Services Group, Inc. ***	Bank	1	0.17	-	-	-	-	-	-	-	-	-	-
Banco Bilbao Vizcaya Argentaria, SA	Bank	31	5.18	7,419,475	2.80	7,419,475	2.84	7,419,475	2.80	7,419,475	2.80	7,419,475	2.80
Post Merger		32	5.35	7,419,475	2.80	7,419,475	2.84	7,419,475	2.80	7,419,475	2.80	7,419,475	2.80
Pre-merger HHI		552.2		2,226.2		2,284.5		2,226.3		2,226.5		2,226.5	
Change		1.7		-		-		-		-		-	
Post-merger HHI		553.9		2,226.2		2,284.5		2,226.3		2,226.5		2,226.5	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

*** PNC includes one branch opened 7/21/2020. Three additional branches are proposed.

Company	Type	Branches	Share	Total	SBs, S&Ls			SBs, S&Ls			2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share	2% Thrifts 100%				
Denton County, TX														
Charles Schwab Corporation	Thrift	2	1.26	291,671,000	95.75	133,866,000	91.20	133,866,000	91.20	-	-	-	-	
JPMorgan Chase & Co.	Bank	21	13.21	3,063,301	1.01	3,063,301	2.09	3,063,301	2.09	3,063,301	23.74	3,063,301	23.74	
Bank of America Corporation	Bank	15	9.43	2,400,018	0.79	2,400,018	1.64	2,400,018	1.64	2,400,018	18.60	2,400,018	18.60	
Wells Fargo & Company	Bank	21	13.21	2,388,110	0.78	2,388,110	1.63	2,388,110	1.63	2,388,110	18.51	2,388,110	18.51	
Independent Bank Group, Inc.	Bank	11	6.92	1,014,329	0.33	1,014,329	0.69	1,014,329	0.69	1,014,329	7.86	1,014,329	7.86	
Banco Bilbao Vizcaya Argentaria, SA	Bank	9	5.66	648,952	0.21	648,952	0.44	648,952	0.44	648,952	5.03	648,952	5.03	
Pilot Point Bancorp, Inc.	Bank	9	5.66	548,681	0.18	548,681	0.37	548,681	0.37	548,681	4.25	548,681	4.25	
Access Bancorp, Inc.	Bank	3	1.89	363,688	0.12	363,688	0.25	363,688	0.25	363,688	2.82	363,688	2.82	
Spend Life Wisely Company, Inc.	Bank	4	2.52	346,056	0.11	346,056	0.24	346,056	0.24	346,056	2.68	346,056	2.68	
Prosperity Bancshares, Inc.	Bank	7	4.40	232,534	0.08	232,534	0.16	232,534	0.16	232,534	1.80	232,534	1.80	
First Graham Bancorp, Inc.	Bank	4	2.52	225,369	0.07	225,369	0.15	225,369	0.15	225,369	1.75	225,369	1.75	
Red River Bancorp, Inc.	Bank	5	3.14	224,069	0.07	224,069	0.15	224,069	0.15	224,069	1.74	224,069	1.74	
Greater Southwest Bancshares, Inc.	Bank	3	1.89	137,166	0.05	137,166	0.09	137,166	0.09	137,166	1.06	137,166	1.06	
First Financial Bankshares, Inc.	Bank	1	0.63	124,607	0.04	124,607	0.08	124,607	0.08	124,607	0.97	124,607	0.97	
Bank OZK	Bank	3	1.89	119,054	0.04	119,054	0.08	119,054	0.08	119,054	0.92	119,054	0.92	
Guaranty Bancshares, Inc.	Bank	2	1.26	102,916	0.03	102,916	0.07	102,916	0.07	102,916	0.80	102,916	0.80	
AmeriBancShares, Inc.	Bank	2	1.26	97,225	0.03	97,225	0.07	97,225	0.07	97,225	0.75	97,225	0.75	
Sanger Bancshares, Inc.	Bank	1	0.63	87,508	0.03	87,508	0.06	87,508	0.06	87,508	0.68	87,508	0.68	
Inwood Bancshares, Inc.	Bank	1	0.63	86,315	0.03	86,315	0.06	86,315	0.06	86,315	0.67	86,315	0.67	
Capital One Financial Corporation	Bank	1	0.63	82,242	0.03	82,242	0.06	82,242	0.06	82,242	0.64	82,242	0.64	
First Burkburnett Bancshares, Inc.	Bank	1	0.63	72,270	0.02	72,270	0.05	72,270	0.05	72,270	0.56	72,270	0.56	
Charis Holdings, Inc.	Bank	1	0.63	68,522	0.02	68,522	0.05	68,522	0.05	68,522	0.53	68,522	0.53	
Truist Financial Corporation	Bank	4	2.52	60,925	0.02	60,925	0.04	60,925	0.04	60,925	0.47	60,925	0.47	
First Community Bancshares, Inc.	Bank	9	5.66	60,056	0.02	60,056	0.04	60,056	0.04	60,056	0.47	60,056	0.47	
Lauritzen Corporation	Bank	1	0.63	46,138	0.02	46,138	0.03	46,138	0.03	46,138	0.36	46,138	0.36	
First Guaranty Bancshares, Inc.	Bank	1	0.63	42,900	0.01	42,900	0.03	42,900	0.03	42,900	0.33	42,900	0.33	
Cullen/Frost Bankers, Inc.	Bank	1	0.63	41,419	0.01	41,419	0.03	41,419	0.03	41,419	0.32	41,419	0.32	
UMB Financial Corporation	Bank	1	0.63	40,888	0.01	40,888	0.03	40,888	0.03	40,888	0.32	40,888	0.32	
Colonial Holding Company	Thrift	1	0.63	33,132	0.01	16,566	0.01	16,566	0.01	-	-	-	-	
Comerica Incorporated	Bank	2	1.26	30,862	0.01	30,862	0.02	30,862	0.02	30,862	0.24	30,862	0.24	
BOK Financial Corporation	Bank	1	0.63	28,130	0.01	28,130	0.02	28,130	0.02	28,130	0.22	28,130	0.22	
Southside Bancshares, Inc.	Bank	1	0.63	24,039	0.01	24,039	0.02	24,039	0.02	24,039	0.19	24,039	0.19	
Woodforest Financial Group, Inc.	Bank	4	2.52	23,883	0.01	23,883	0.02	23,883	0.02	23,883	0.19	23,883	0.19	
Regions Financial Corporation	Bank	1	0.63	22,991	0.01	22,991	0.02	22,991	0.02	22,991	0.18	22,991	0.18	
Nacogdoches Commercial Bancshares, Inc.	Bank	1	0.63	18,042	0.01	18,042	0.01	18,042	0.01	18,042	0.14	18,042	0.14	
Washington Federal, Inc.	Bank	1	0.63	17,386	0.01	17,386	0.01	17,386	0.01	17,386	0.13	17,386	0.13	
Woori Financial Group Inc.	Bank	1	0.63	13,714	0.00	13,714	0.01	13,714	0.01	13,714	0.11	13,714	0.11	
Lamar Bancorporation, Inc.	Bank	1	0.63	-	-	-	-	-	-	-	-	-	-	
PNC Financial Services Group, Inc.	Bank	1	0.63	-	-	-	-	-	-	-	-	-	-	
Total		159	100.00	304,608,437	100.00	146,786,871	100.00	146,786,871	100.00	12,904,305	100.00	12,904,305	100.00	
PNC Financial Services Group, Inc. ***	Bank	1	0.63	-	-	-	-	-	-	-	-	-	-	
Banco Bilbao Vizcaya Argentaria, SA	Bank	9	5.66	648,952	0.21	648,952	0.44	648,952	0.44	648,952	5.03	648,952	5.03	
Post Merger		10	6.29	648,952	0.21	648,952	0.44	648,952	0.44	648,952	5.03	648,952	5.03	
Pre-merger HHI		661.0		9,171.1		8,327.7		8,327.7		1,388.7		1,388.7		
Change		7.1		-		-		-		-		-		
Post-merger HHI		668.1		9,171.1		8,327.7		8,327.7		1,388.7		1,388.7		

Company	Type	Branches	Share	Total Deposits	Share	SBs, S&Ls Weighted 50%	Share	SBs, S&Ls Weighted 50% 2% Thrifts 100%	Share	2% Test*	Share	2% Test**	Share
<u>Denton County, TX</u>													
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)				-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

*** PNC includes a branch opened 8/25/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls			SBs, S&Ls			2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share	2% Thrifts 100%				
Harris County, TX														
JPMorgan Chase & Co.	Bank	135	14.36	137,720,604	53.17	137,720,604	53.19	137,720,604	54.56	137,720,604	53.19	137,720,604	54.57	
Wells Fargo & Company	Bank	121	12.87	27,389,937	10.57	27,389,937	10.58	20,822,115	8.25	27,389,937	10.58	20,822,115	8.25	
Bank of America Corporation	Bank	83	8.83	18,810,351	7.26	18,810,351	7.26	18,810,351	7.45	18,810,351	7.26	18,810,351	7.45	
Banco Bilbao Vizcaya Argentaria, SA	Bank	46	4.89	13,672,440	5.28	13,672,440	5.28	13,672,440	5.42	13,672,440	5.28	13,672,440	5.42	
Zions Bancorporation, National Association	Bank	38	4.04	8,816,223	3.40	8,816,223	3.40	8,816,223	3.49	8,816,223	3.40	8,816,223	3.49	
Cadence Bancorporation	Bank	9	0.96	5,572,091	2.15	5,572,091	2.15	5,572,091	2.21	5,572,091	2.15	5,572,091	2.21	
Cullen/Frost Bankers, Inc.	Bank	39	4.15	4,964,478	1.92	4,964,478	1.92	4,964,478	1.97	4,964,478	1.92	4,964,478	1.97	
Allegiance Bancshares, Inc.	Bank	18	1.91	4,006,762	1.55	4,006,762	1.55	4,006,762	1.59	4,006,762	1.55	4,006,762	1.59	
Capital One Financial Corporation	Bank	24	2.55	3,808,728	1.47	3,808,728	1.47	3,808,728	1.51	3,808,728	1.47	3,808,728	1.51	
Texas Capital Bancshares, Inc.	Bank	2	0.21	3,037,992	1.17	3,037,992	1.17	3,037,992	1.20	3,037,992	1.17	3,037,992	1.20	
Comerica Incorporated	Bank	40	4.26	2,983,618	1.15	2,983,618	1.15	2,983,618	1.18	2,983,618	1.15	2,983,618	1.18	
Prosperity Bancshares, Inc.	Bank	33	3.51	2,932,075	1.13	2,932,075	1.13	2,932,075	1.16	2,932,075	1.13	2,932,075	1.16	
CBTX, Inc.	Bank	15	1.60	1,668,653	0.64	1,668,653	0.64	1,668,653	0.66	1,668,653	0.64	1,668,653	0.66	
Truist Financial Corporation	Bank	17	1.81	1,574,485	0.61	1,574,485	0.61	1,574,485	0.62	1,574,485	0.61	1,574,485	0.62	
Veritex Holdings, Inc.	Bank	10	1.06	1,527,092	0.59	1,527,092	0.59	1,527,092	0.60	1,527,092	0.59	1,527,092	0.61	
First Horizon National Corporation	Bank	7	0.74	1,501,025	0.58	1,501,025	0.58	1,501,025	0.59	1,501,025	0.58	1,501,025	0.59	
BOK Financial Corporation	Bank	9	0.96	1,473,716	0.57	1,473,716	0.57	1,473,716	0.58	1,473,716	0.57	1,473,716	0.58	
Woodforest Financial Group, Inc.	Bank	59	6.28	1,295,342	0.50	1,295,342	0.50	1,295,342	0.51	1,295,342	0.50	1,295,342	0.51	
Regions Financial Corporation	Bank	26	2.77	1,142,772	0.44	1,142,772	0.44	1,142,772	0.45	1,142,772	0.44	1,142,772	0.45	
Independent Bank Group, Inc.	Bank	9	0.96	1,021,724	0.39	1,021,724	0.39	1,021,724	0.40	1,021,724	0.39	1,021,724	0.40	
Third Coast Bancshares, Inc.	Bank	2	0.21	961,460	0.37	961,460	0.37	961,460	0.38	961,460	0.37	961,460	0.38	
Origin Bancorp, Inc.	Bank	8	0.85	833,932	0.32	833,932	0.32	833,932	0.33	833,932	0.32	833,932	0.33	
Hancock Whitney Corporation	Bank	6	0.64	816,661	0.32	816,661	0.32	816,661	0.32	816,661	0.32	816,661	0.32	
Central Bancshares, Inc.	Bank	4	0.43	725,128	0.28	725,128	0.28	725,128	0.29	725,128	0.28	725,128	0.29	
AFNB Holdings, Inc.	Bank	4	0.43	684,915	0.26	684,915	0.26	684,915	0.27	684,915	0.26	684,915	0.27	
Northern Trust Corporation	Bank	2	0.21	666,580	0.26	666,580	0.26	666,580	0.26	666,580	0.26	666,580	0.26	
East West Bancorp, Inc.	Bank	7	0.74	627,285	0.24	627,285	0.24	627,285	0.25	627,285	0.24	627,285	0.25	
International Bancshares Corporation	Bank	10	1.06	625,325	0.24	625,325	0.24	625,325	0.25	625,325	0.24	625,325	0.25	
Golden Bank, National Association	Bank	3	0.32	549,410	0.21	549,410	0.21	549,410	0.22	549,410	0.21	549,410	0.22	
BancorpSouth Bank	Bank	6	0.64	546,605	0.21	546,605	0.21	546,605	0.22	546,605	0.21	546,605	0.22	
Hilltop Holdings Inc.	Bank	6	0.64	528,903	0.20	528,903	0.20	528,903	0.21	528,903	0.20	528,903	0.21	
Trustmark Corporation	Bank	9	0.96	459,930	0.18	459,930	0.18	459,930	0.18	459,930	0.18	459,930	0.18	
Plains Acquisition Corporation	Bank	3	0.32	452,313	0.17	452,313	0.17	452,313	0.18	452,313	0.17	452,313	0.18	
Amerant Bancorp Inc.	Bank	6	0.64	449,896	0.17	449,896	0.17	449,896	0.18	449,896	0.17	449,896	0.18	
Wallis Bancshares, Inc.	Bank	4	0.43	400,248	0.15	400,248	0.15	400,248	0.16	400,248	0.15	400,248	0.16	
Texas Citizens Bancorp, Inc.	Bank	6	0.64	396,031	0.15	396,031	0.15	396,031	0.16	396,031	0.15	396,031	0.16	
Capital Bancorp, Inc.	Bank	6	0.64	374,881	0.14	374,881	0.14	374,881	0.15	374,881	0.14	374,881	0.15	
Texas Independent Bancshares, Inc.	Bank	5	0.53	371,246	0.14	371,246	0.14	371,246	0.15	371,246	0.14	371,246	0.15	
Bank OZK	Bank	4	0.43	367,351	0.14	367,351	0.14	367,351	0.15	367,351	0.14	367,351	0.15	
SWNB Bancorp, Inc.	Bank	1	0.11	277,368	0.11	277,368	0.11	277,368	0.11	277,368	0.11	277,368	0.11	
MINT Holdings, Inc.	Bank	1	0.11	237,738	0.09	237,738	0.09	237,738	0.09	237,738	0.09	237,738	0.09	
First Community Bancshares, Inc.	Bank	40	4.26	232,524	0.09	232,524	0.09	232,524	0.09	232,524	0.09	232,524	0.09	
Texas Gulf Bancshares, Inc.	Bank	3	0.32	222,478	0.09	222,478	0.09	222,478	0.09	222,478	0.09	222,478	0.09	
Spirit of Texas Bancshares, Inc.	Bank	3	0.32	203,396	0.08	203,396	0.08	203,396	0.08	203,396	0.08	203,396	0.08	
Industry Bancshares, Inc.	Bank	1	0.11	163,871	0.06	163,871	0.06	163,871	0.06	163,871	0.06	163,871	0.06	
BOH Holdings, Inc.	Bank	1	0.11	154,999	0.06	154,999	0.06	154,999	0.06	154,999	0.06	154,999	0.06	
Cathay General Bancorp	Bank	1	0.11	153,325	0.06	153,325	0.06	153,325	0.06	153,325	0.06	153,325	0.06	
Guaranty Bancshares, Inc.	Bank	3	0.32	148,618	0.06	148,618	0.06	148,618	0.06	148,618	0.06	148,618	0.06	
Moody Bancshares, Inc.	Bank	5	0.53	140,868	0.05	140,868	0.05	140,868	0.06	140,868	0.05	140,868	0.06	
Hanmi Financial Corporation	Bank	3	0.32	136,486	0.05	136,486	0.05	136,486	0.05	136,486	0.05	136,486	0.05	

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share	
				Deposits	Share	Weighted 50%	Share	Weighted 50%					Share
Harris County, TX													
Lone Star Bank	Bank	2	0.21	124,522	0.05	124,522	0.05	124,522	0.05	124,522	0.05	124,522	0.05
JLL Associates G.P. FCH LLC	Bank	2	0.21	116,408	0.04	116,408	0.04	116,408	0.05	116,408	0.04	116,408	0.05
Hope Bancorp, Inc.	Bank	2	0.21	99,960	0.04	99,960	0.04	99,960	0.04	99,960	0.04	99,960	0.04
HomeTown Bank, N.A.	Bank	1	0.11	95,688	0.04	95,688	0.04	95,688	0.04	95,688	0.04	95,688	0.04
First American Financial Corporation	Thrift	1	0.11	95,140	0.04	47,570	0.02	47,570	0.02	-	-	-	-
Beal Financial Corporation	Thrift	1	0.11	89,615	0.03	44,808	0.02	89,615	0.04	89,615	0.03	89,615	0.04
Friendswood Capital Corporation	Bank	3	0.32	86,266	0.03	86,266	0.03	86,266	0.03	86,266	0.03	86,266	0.03
Chasewood Bank	Bank	2	0.21	84,690	0.03	84,690	0.03	84,690	0.03	84,690	0.03	84,690	0.03
Unity National Bank of Houston	Bank	1	0.11	79,135	0.03	79,135	0.03	79,135	0.03	79,135	0.03	79,135	0.03
Live Oak Bancshares Corporation	Bank	2	0.21	76,235	0.03	76,235	0.03	76,235	0.03	76,235	0.03	76,235	0.03
Gulf Capital Bank	Bank	1	0.11	43,529	0.02	43,529	0.02	43,529	0.02	43,529	0.02	43,529	0.02
First Citizens Bancshares, Inc.	Bank	1	0.11	42,590	0.02	42,590	0.02	42,590	0.02	42,590	0.02	42,590	0.02
South Plains Financial, Inc.	Bank	1	0.11	38,828	0.01	38,828	0.01	38,828	0.02	38,828	0.01	38,828	0.02
East Texas Financial Corporation	Bank	1	0.11	22,447	0.01	22,447	0.01	22,447	0.01	22,447	0.01	22,447	0.01
First Liberty National Bancshares, Inc.	Bank	1	0.11	20,922	0.01	20,922	0.01	20,922	0.01	20,922	0.01	20,922	0.01
CIT Group Inc.	Bank	1	0.11	20,696	0.01	20,696	0.01	20,696	0.01	20,696	0.01	20,696	0.01
PromiseOne Bancorp, Inc.	Bank	1	0.11	19,982	0.01	19,982	0.01	19,982	0.01	19,982	0.01	19,982	0.01
Investar Holding Corporation	Bank	1	0.11	19,781	0.01	19,781	0.01	19,781	0.01	19,781	0.01	19,781	0.01
MetroCity Bankshares, Inc.	Bank	1	0.11	12,010	0.00	12,010	0.00	12,010	0.00	12,010	0.00	12,010	0.00
First Financial Bankshares, Inc.	Bank	1	0.11	9,800	0.00	9,800	0.00	9,800	0.00	9,800	0.00	9,800	0.00
Quinlan Bancshares, Inc.	Bank	1	0.11	5,187	0.00	5,187	0.00	5,187	0.00	5,187	0.00	5,187	0.00
Commerce Bancshares, Inc.	Bank	1	0.11	982	0.00	982	0.00	982	0.00	982	0.00	982	0.00
Bank of New York Mellon Corporation	Bank	2	0.21	-	-	-	-	-	-	-	-	-	-
Bessemer Group, Incorporated	Bank	1	0.11	-	-	-	-	-	-	-	-	-	-
Canadian Imperial Bank of Commerce	Bank	1	0.11	-	-	-	-	-	-	-	-	-	-
Morgan Stanley	Bank	1	0.11	-	-	-	-	-	-	-	-	-	-
One World Holding, Inc.	Bank	1	0.11	-	-	-	-	-	-	-	-	-	-
PNC Financial Services Group, Inc.	Bank	1	0.11	-	-	-	-	-	-	-	-	-	-
Thrivent Trust Co.	Thrift	1	0.11	-	-	-	-	-	-	-	-	-	-
Total		940	100.00	259,034,292	100.00	258,941,915	100.00	252,418,900	100.00	258,939,152	100.00	252,371,330	100.00
PNC Financial Services Group, Inc. ***	Bank	1	0.11	-	-	-	-	-	-	-	-	-	-
Banco Bilbao Vizcaya Argentaria, SA	Bank	46	4.89	13,672,440	5.28	13,672,440	5.28	13,672,440	5.42	13,672,440	5.28	13,672,440	5.42
Post Merger		47	5.00	13,672,440	5.28	13,672,440	5.28	13,672,440	5.42	13,672,440	5.28	13,672,440	5.42
Pre-merger HHI		631.9		3,051.0		3,053.2		3,163.3		3,053.3		3,164.5	
Change		1.0		-		-		-		-		-	
Post-merger HHI		633.0		3,051.0		3,053.2		3,163.3		3,053.3		3,164.5	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

*** PNC includes one branch opened 8/4/2020. Two additional branches are proposed.

Market excludes US branches and agencies of foreign organizations including an agency of Banco Bilbao Vizcaya Argentaria, SA.

Company	Type	Branches	Share	Total		SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share				
2% Thrifts 100%													
<u>Jefferson County, AL</u>													
Regions Financial Corporation	Bank	45	23.08	14,430,617	31.46	14,430,617	31.46	14,430,617	31.46	14,430,617	31.46	14,430,617	31.46
Banco Bilbao Vizcaya Argentaria, SA	Bank	21	10.77	13,409,766	29.23	13,409,766	29.24	13,409,766	29.23	13,409,766	29.23	13,409,766	29.23
Wells Fargo & Company	Bank	26	13.33	3,975,080	8.66	3,975,080	8.67	3,975,080	8.66	3,975,080	8.66	3,975,080	8.66
ServisFirst Bancshares, Inc.	Bank	2	1.03	3,881,894	8.46	3,881,894	8.46	3,881,894	8.46	3,881,894	8.46	3,881,894	8.46
Synovus Financial Corp.	Bank	8	4.10	1,999,633	4.36	1,999,633	4.36	1,999,633	4.36	1,999,633	4.36	1,999,633	4.36
Cadence Bancorporation	Bank	6	3.08	1,539,030	3.35	1,539,030	3.36	1,539,030	3.35	1,539,030	3.35	1,539,030	3.35
Truist Financial Corporation	Bank	11	5.64	1,042,088	2.27	1,042,088	2.27	1,042,088	2.27	1,042,088	2.27	1,042,088	2.27
First Horizon National Corporation	Bank	7	3.59	992,087	2.16	992,087	2.16	992,087	2.16	992,087	2.16	992,087	2.16
PNC Financial Services Group, Inc.	Bank	9	4.62	732,623	1.60	732,623	1.60	732,623	1.60	732,623	1.60	732,623	1.60
Oakworth Capital, Inc.	Bank	1	0.51	635,441	1.39	635,441	1.39	635,441	1.39	635,441	1.39	635,441	1.39
South State Corporation	Bank	1	0.51	475,686	1.04	475,686	1.04	475,686	1.04	475,686	1.04	475,686	1.04
Bryant Bank	Bank	4	2.05	411,665	0.90	411,665	0.90	411,665	0.90	411,665	0.90	411,665	0.90
SouthPoint Bancshares, Inc.	Bank	3	1.54	361,277	0.79	361,277	0.79	361,277	0.79	361,277	0.79	361,277	0.79
BancorpSouth Bank	Bank	5	2.56	251,038	0.55	251,038	0.55	251,038	0.55	251,038	0.55	251,038	0.55
CommerceOne Bank	Bank	1	0.51	223,433	0.49	223,433	0.49	223,433	0.49	223,433	0.49	223,433	0.49
Progress Financial Corporation	Bank	2	1.03	220,872	0.48	220,872	0.48	220,872	0.48	220,872	0.48	220,872	0.48
Renasant Corporation	Bank	2	1.03	216,283	0.47	216,283	0.47	216,283	0.47	216,283	0.47	216,283	0.47
Valley National Bancorp	Bank	3	1.54	124,210	0.27	124,210	0.27	124,210	0.27	124,210	0.27	124,210	0.27
Altrust Financial Services, Inc.	Bank	4	2.05	116,870	0.25	116,870	0.25	116,870	0.25	116,870	0.25	116,870	0.25
FirstFed Bancorp, Inc.	Bank	3	1.54	104,632	0.23	104,632	0.23	104,632	0.23	104,632	0.23	104,632	0.23
Citizens Bancshares Corporation	Bank	1	0.51	96,295	0.21	96,295	0.21	96,295	0.21	96,295	0.21	96,295	0.21
Millennial Bank	Bank	1	0.51	84,888	0.19	84,888	0.19	84,888	0.19	84,888	0.19	84,888	0.19
HomeTown Bancorp of Alabama, Inc.	Bank	1	0.51	75,052	0.16	75,052	0.16	75,052	0.16	75,052	0.16	75,052	0.16
First US Bancshares, Inc.	Bank	1	0.51	71,655	0.16	71,655	0.16	71,655	0.16	71,655	0.16	71,655	0.16
First National Bankers Bankshares, Inc.	Bank	1	0.51	62,012	0.14	62,012	0.14	62,012	0.14	62,012	0.14	62,012	0.14
Union Bancshares, Inc.	Bank	4	2.05	59,998	0.13	59,998	0.13	59,998	0.13	59,998	0.13	59,998	0.13
Pinnacle Bancshares, Inc.	Bank	3	1.54	56,767	0.12	56,767	0.12	56,767	0.12	56,767	0.12	56,767	0.12
Southern States Bancshares, Inc.	Bank	1	0.51	48,251	0.11	48,251	0.11	48,251	0.11	48,251	0.11	48,251	0.11
EvaBank	Bank	1	0.51	41,567	0.09	41,567	0.09	41,567	0.09	41,567	0.09	41,567	0.09
Trustmark Corporation	Bank	2	1.03	27,568	0.06	27,568	0.06	27,568	0.06	27,568	0.06	27,568	0.06
RBC, Inc.	Bank	1	0.51	17,785	0.04	17,785	0.04	17,785	0.04	17,785	0.04	17,785	0.04
Noble Bancshares, Inc.	Bank	1	0.51	17,705	0.04	17,705	0.04	17,705	0.04	17,705	0.04	17,705	0.04
Community Bancshares of Mississippi, Inc.	Bank	1	0.51	17,119	0.04	17,119	0.04	17,119	0.04	17,119	0.04	17,119	0.04
Beal Financial Corporation	Thrift	1	0.51	16,330	0.04	8,165	0.02	16,330	0.04	16,330	0.04	16,330	0.04
Alamerica BancCorp, Inc.	Bank	1	0.51	15,693	0.03	15,693	0.03	15,693	0.03	15,693	0.03	15,693	0.03
Woodforest Financial Group, Inc.	Bank	7	3.59	13,045	0.03	13,045	0.03	13,045	0.03	13,045	0.03	13,045	0.03
CBS Banc-Corp.	Bank	1	0.51	8,113	0.02	8,113	0.02	8,113	0.02	8,113	0.02	8,113	0.02
West Alabama Capital Corp.	Bank	1	0.51	2,041	0.00	2,041	0.00	2,041	0.00	2,041	0.00	2,041	0.00
Bank of New York Mellon Corporation	Bank	1	0.51	-	-	-	-	-	-	-	-	-	-
Total		195	100.00	45,876,109	100.00	45,867,944	100.00	45,876,109	100.00	45,876,109	100.00	45,876,109	100.00
PNC Financial Services Group, Inc.	Bank	9	4.62	732,623	1.60	732,623	1.60	732,623	1.60	732,623	1.60	732,623	1.60
Banco Bilbao Vizcaya Argentaria, SA	Bank	21	10.77	13,409,766	29.23	13,409,766	29.24	13,409,766	29.23	13,409,766	29.23	13,409,766	29.23
Post Merger		30	15.38	14,142,389	30.83	14,142,389	30.83	14,142,389	30.83	14,142,389	30.83	14,142,389	30.83
Pre-merger HHI		969.1		2,039.0		2,039.7		2,039.0		2,039.0		2,039.0	
Change		99.4		93.4		93.4		93.4		93.4		93.4	
Post-merger HHI		1,068.5		2,132.4		2,133.1		2,132.4		2,132.4		2,132.4	

Company	Type	Branches	Share	Total Deposits	Share	SBs, S&Ls Weighted 50%	Share	SBs, S&Ls Weighted 50% 2% Thrifts 100%	Share	2% Test*	Share	2% Test**	Share
<u>Jefferson County, AL</u>													
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)				-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		Share	2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%					
<u>Lee County, AL</u>													
Auburn National Bancorporation, Inc.	Bank	7	16.28	786,042	21.96	786,042	21.96	786,042	21.96	786,042	21.96	786,042	22.00
Banco Bilbao Vizcaya Argentaria, SA	Bank	3	6.98	494,411	13.81	494,411	13.81	494,411	13.81	494,411	13.81	494,411	13.84
South State Corporation	Bank	3	6.98	379,191	10.60	379,191	10.60	379,191	10.60	379,191	10.60	379,191	10.61
Wells Fargo & Company	Bank	3	6.98	262,957	7.35	262,957	7.35	262,957	7.35	262,957	7.35	262,957	7.36
Regions Financial Corporation	Bank	3	6.98	261,411	7.30	261,411	7.30	261,411	7.30	261,411	7.30	261,411	7.32
Truist Financial Corporation	Bank	3	6.98	240,791	6.73	240,791	6.73	240,791	6.73	240,791	6.73	240,791	6.74
Southern States Bancshares, Inc.	Bank	2	4.65	239,510	6.69	239,510	6.69	239,510	6.69	239,510	6.69	239,510	6.70
BancorpSouth Bank	Bank	3	6.98	207,262	5.79	207,262	5.79	207,262	5.79	207,262	5.79	207,262	5.80
River Financial Corporation	Bank	2	4.65	202,539	5.66	202,539	5.66	202,539	5.66	202,539	5.66	202,539	5.67
PNC Financial Services Group, Inc.	Bank	4	9.30	166,350	4.65	166,350	4.65	166,350	4.65	166,350	4.65	166,350	4.66
Trustmark Corporation	Bank	2	4.65	105,983	2.96	105,983	2.96	105,983	2.96	105,983	2.96	105,983	2.97
MetroCity Bankshares, Inc.	Bank	1	2.33	76,789	2.15	76,789	2.15	76,789	2.15	76,789	2.15	76,789	2.15
Valley National Bancorp	Bank	1	2.33	70,510	1.97	70,510	1.97	70,510	1.97	70,510	1.97	70,510	1.97
Renasant Corporation	Bank	1	2.33	25,995	0.73	25,995	0.73	25,995	0.73	25,995	0.73	25,995	0.73
JPMorgan Chase & Co.	Bank	1	2.33	24,155	0.67	24,155	0.67	24,155	0.67	24,155	0.67	24,155	0.68
MidSouth Bancorporation	Bank	1	2.33	12,951	0.36	12,951	0.36	12,951	0.36	12,951	0.36	12,951	0.36
Henderson Bancshares, Inc.	Bank	1	2.33	12,516	0.35	12,516	0.35	12,516	0.35	12,516	0.35	12,516	0.35
Phenix-Girard Bancshares, Inc.	Bank	1	2.33	6,699	0.19	6,699	0.19	6,699	0.19	6,699	0.19	-	-
USAL Bancorp, Inc.	Bank	1	2.33	2,863	0.08	2,863	0.08	2,863	0.08	2,863	0.08	2,863	0.08
Total		43	100.00	3,578,925	100.00	3,578,925	100.00	3,578,925	100.00	3,578,925	100.00	3,572,226	100.00
PNC Financial Services Group, Inc.	Bank	4	9.30	166,350	4.65	166,350	4.65	166,350	4.65	166,350	4.65	166,350	4.66
Banco Bilbao Vizcaya Argentaria, SA	Bank	3	6.98	494,411	13.81	494,411	13.81	494,411	13.81	494,411	13.81	494,411	13.84
Post Merger		7	16.28	660,761	18.46	660,761	18.46	660,761	18.46	660,761	18.46	660,761	18.50
Pre-merger HHI		751.8		1,088.6		1,088.6		1,088.6		1,088.6		1,092.6	
Change		129.8		128.4		128.4		128.4		128.4		128.9	
Post-merger HHI		881.6		1,217.0		1,217.0		1,217.0		1,217.0		1,221.5	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total		SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share				
<u>Limestone County, AL</u>													
Regions Financial Corporation	Bank	2	11.11	244,784	26.45	244,784	26.45	244,784	26.45	244,784	26.45	244,784	26.45
First Pulaski National Corporation	Bank	2	11.11	194,381	21.00	194,381	21.00	194,381	21.00	194,381	21.00	194,381	21.00
Trustmark Corporation	Bank	4	22.22	140,773	15.21	140,773	15.21	140,773	15.21	140,773	15.21	140,773	15.21
BancIndependent Incorporated	Bank	2	11.11	126,272	13.64	126,272	13.64	126,272	13.64	126,272	13.64	126,272	13.64
Banco Bilbao Vizcaya Argentaria, SA	Bank	2	11.11	107,205	11.58	107,205	11.58	107,205	11.58	107,205	11.58	107,205	11.58
PNC Financial Services Group, Inc.	Bank	1	5.56	59,167	6.39	59,167	6.39	59,167	6.39	59,167	6.39	59,167	6.39
First Metro Bancorp	Bank	1	5.56	28,651	3.10	28,651	3.10	28,651	3.10	28,651	3.10	28,651	3.10
Citizens B & T Holdings, Inc.	Bank	1	5.56	13,800	1.49	13,800	1.49	13,800	1.49	13,800	1.49	13,800	1.49
BOLC Corp.	Bank	1	5.56	6,746	0.73	6,746	0.73	6,746	0.73	6,746	0.73	6,746	0.73
First State Holding Corp.	Bank	1	5.56	2,105	0.23	2,105	0.23	2,105	0.23	2,105	0.23	2,105	0.23
Woodforest Financial Group, Inc.	Bank	1	5.56	1,594	0.17	1,594	0.17	1,594	0.17	1,594	0.17	1,594	0.17
Total		18	100.00	925,478	100.00	925,478	100.00	925,478	100.00	925,478	100.00	925,478	100.00
PNC Financial Services Group, Inc.	Bank	1	5.56	59,167	6.39	59,167	6.39	59,167	6.39	59,167	6.39	59,167	6.39
Banco Bilbao Vizcaya Argentaria, SA	Bank	2	11.11	107,205	11.58	107,205	11.58	107,205	11.58	107,205	11.58	107,205	11.58
Post Merger		3	16.67	166,372	17.98	166,372	17.98	166,372	17.98	166,372	17.98	166,372	17.98
Pre-merger HHI		1,172.8		1,745.7		1,745.7		1,745.7		1,745.7		1,745.7	
Change		123.5		148.1		148.1		148.1		148.1		148.1	
Post-merger HHI		1,296.3		1,893.8		1,893.8		1,893.8		1,893.8		1,893.8	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total		SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share				
<u>Madison County, AL</u>													
Regions Financial Corporation	Bank	17	17.00	2,169,924	22.76	2,169,924	22.76	2,169,924	22.76	2,169,924	22.76	2,169,924	22.76
Banco Bilbao Vizcaya Argentaria, SA	Bank	7	7.00	1,124,063	11.79	1,124,063	11.79	1,124,063	11.79	1,124,063	11.79	1,124,063	11.79
ServisFirst Bancshares, Inc.	Bank	2	2.00	1,065,205	11.17	1,065,205	11.17	1,065,205	11.17	1,065,205	11.17	1,065,205	11.17
Synovus Financial Corp.	Bank	5	5.00	908,412	9.53	908,412	9.53	908,412	9.53	908,412	9.53	908,412	9.53
Wells Fargo & Company	Bank	7	7.00	638,527	6.70	638,527	6.70	638,527	6.70	638,527	6.70	638,527	6.70
Progress Financial Corporation	Bank	3	3.00	637,691	6.69	637,691	6.69	637,691	6.69	637,691	6.69	637,691	6.69
Cadence Bancorporation	Bank	4	4.00	455,802	4.78	455,802	4.78	455,802	4.78	455,802	4.78	455,802	4.78
South State Corporation	Bank	2	2.00	423,573	4.44	423,573	4.44	423,573	4.44	423,573	4.44	423,573	4.44
First Horizon National Corporation	Bank	3	3.00	357,498	3.75	357,498	3.75	357,498	3.75	357,498	3.75	357,498	3.75
Truist Financial Corporation	Bank	7	7.00	337,097	3.54	337,097	3.54	337,097	3.54	337,097	3.54	337,097	3.54
PNC Financial Services Group, Inc.	Bank	6	6.00	244,055	2.56	244,055	2.56	244,055	2.56	244,055	2.56	244,055	2.56
Bryant Bank	Bank	2	2.00	197,883	2.08	197,883	2.08	197,883	2.08	197,883	2.08	197,883	2.08
BancorpSouth Bank	Bank	4	4.00	167,822	1.76	167,822	1.76	167,822	1.76	167,822	1.76	167,822	1.76
Renasant Corporation	Bank	3	3.00	151,132	1.59	151,132	1.59	151,132	1.59	151,132	1.59	151,132	1.59
BOLC Corp.	Bank	3	3.00	104,763	1.10	104,763	1.10	104,763	1.10	104,763	1.10	104,763	1.10
NB Holdings, LLC	Bank	1	1.00	79,423	0.83	79,423	0.83	79,423	0.83	79,423	0.83	79,423	0.83
BanIndependent Incorporated	Bank	2	2.00	72,478	0.76	72,478	0.76	72,478	0.76	72,478	0.76	72,478	0.76
FB Financial Corporation	Bank	1	1.00	63,291	0.66	63,291	0.66	63,291	0.66	63,291	0.66	63,291	0.66
CBS Banc-Corp.	Bank	4	4.00	55,230	0.58	55,230	0.58	55,230	0.58	55,230	0.58	55,230	0.58
Southern States Bancshares, Inc.	Bank	1	1.00	49,731	0.52	49,731	0.52	49,731	0.52	49,731	0.52	49,731	0.52
Citizens B & T Holdings, Inc.	Bank	2	2.00	46,016	0.48	46,016	0.48	46,016	0.48	46,016	0.48	46,016	0.48
First Pulaski National Corporation	Bank	1	1.00	41,885	0.44	41,885	0.44	41,885	0.44	41,885	0.44	41,885	0.44
Trustmark Corporation	Bank	2	2.00	37,725	0.40	37,725	0.40	37,725	0.40	37,725	0.40	37,725	0.40
1st Jackson Bancshares, Inc.	Bank	1	1.00	22,954	0.24	22,954	0.24	22,954	0.24	22,954	0.24	22,954	0.24
FCB Bancshares, Inc.	Bank	2	2.00	22,432	0.24	22,432	0.24	22,432	0.24	22,432	0.24	22,432	0.24
EvaBank	Bank	1	1.00	19,555	0.21	19,555	0.21	19,555	0.21	19,555	0.21	19,555	0.21
SmartFinancial, Inc.	Bank	1	1.00	16,981	0.18	16,981	0.18	16,981	0.18	16,981	0.18	16,981	0.18
Peoples Independent Bancshares, Inc.	Bank	1	1.00	12,378	0.13	12,378	0.13	12,378	0.13	12,378	0.13	12,378	0.13
Woodforest Financial Group, Inc.	Bank	5	5.00	8,892	0.09	8,892	0.09	8,892	0.09	8,892	0.09	8,892	0.09
Total		100	100.00	9,532,418	100.00	9,532,418	100.00	9,532,418	100.00	9,532,418	100.00	9,532,418	100.00
PNC Financial Services Group, Inc.	Bank	6	6.00	244,055	2.56	244,055	2.56	244,055	2.56	244,055	2.56	244,055	2.56
Banco Bilbao Vizcaya Argentaria, SA	Bank	7	7.00	1,124,063	11.79	1,124,063	11.79	1,124,063	11.79	1,124,063	11.79	1,124,063	11.79
Post Merger		13	13.00	1,368,118	14.35	1,368,118	14.35	1,368,118	14.35	1,368,118	14.35	1,368,118	14.35
Pre-merger HHI		642.0		1,052.5		1,052.5		1,052.5		1,052.5		1,052.5	
Change		84.0		60.4		60.4		60.4		60.4		60.4	
Post-merger HHI		726.0		1,112.9		1,112.9		1,112.9		1,112.9		1,112.9	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total		SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share				
Marion County, FL													
Truist Financial Corporation	Bank	13	18.31	1,322,826	20.45	1,322,826	20.61	1,322,826	20.45	1,322,826	20.45	1,322,826	20.45
Bank of America Corporation	Bank	6	8.45	1,053,444	16.28	1,053,444	16.41	1,053,444	16.28	1,053,444	16.28	1,053,444	16.28
Wells Fargo & Company	Bank	8	11.27	830,956	12.84	830,956	12.94	830,956	12.84	830,956	12.84	830,956	12.84
Banco Bilbao Vizcaya Argentaria, SA	Bank	3	4.23	775,904	11.99	775,904	12.09	775,904	11.99	775,904	11.99	775,904	11.99
Regions Financial Corporation	Bank	12	16.90	756,243	11.69	756,243	11.78	756,243	11.69	756,243	11.69	756,243	11.69
South State Corporation	Bank	5	7.04	476,418	7.36	476,418	7.42	476,418	7.36	476,418	7.36	476,418	7.36
Villages Bancorporation, Inc.	Bank	2	2.82	181,118	2.80	181,118	2.82	181,118	2.80	181,118	2.80	181,118	2.80
Bank OZK	Bank	1	1.41	179,425	2.77	179,425	2.80	179,425	2.77	179,425	2.77	179,425	2.77
Renasant Corporation	Bank	3	4.23	168,956	2.61	168,956	2.63	168,956	2.61	168,956	2.61	168,956	2.61
JPMorgan Chase & Co.	Bank	5	7.04	142,849	2.21	142,849	2.23	142,849	2.21	142,849	2.21	142,849	2.21
Ameris Bancorp	Bank	2	2.82	136,392	2.11	136,392	2.12	136,392	2.11	136,392	2.11	136,392	2.11
First Federal Bancorp, MHC	Thrift	3	4.23	100,518	1.55	50,259	0.78	100,518	1.55	100,518	1.55	100,518	1.55
Toronto-Dominion Bank	Bank	1	1.41	96,019	1.48	96,019	1.50	96,019	1.48	96,019	1.48	96,019	1.48
Brannen Banks of Florida, Inc.	Bank	1	1.41	75,986	1.17	75,986	1.18	75,986	1.17	75,986	1.17	75,986	1.17
Cadence Bancorporation	Bank	1	1.41	57,831	0.89	57,831	0.90	57,831	0.89	57,831	0.89	57,831	0.89
PNC Financial Services Group, Inc.	Bank	1	1.41	32,487	0.50	32,487	0.51	32,487	0.50	32,487	0.50	32,487	0.50
Drummond Banking Company	Bank	1	1.41	31,087	0.48	31,087	0.48	31,087	0.48	31,087	0.48	31,087	0.48
PBD Holdings, LLC	Bank	1	1.41	25,512	0.39	25,512	0.40	25,512	0.39	25,512	0.39	25,512	0.39
Mainstreet Community Bank of Florida	Bank	1	1.41	14,097	0.22	14,097	0.22	14,097	0.22	14,097	0.22	14,097	0.22
Axiom Bancshares, Inc.	Bank	1	1.41	11,592	0.18	11,592	0.18	11,592	0.18	11,592	0.18	11,592	0.18
Total		71	100.00	6,469,660	100.00	6,419,401	100.00	6,469,660	100.00	6,469,660	100.00	6,469,660	100.00
PNC Financial Services Group, Inc.	Bank	1	1.41	32,487	0.50	32,487	0.51	32,487	0.50	32,487	0.50	32,487	0.50
Banco Bilbao Vizcaya Argentaria, SA	Bank	3	4.23	775,904	11.99	775,904	12.09	775,904	11.99	775,904	11.99	775,904	11.99
Post Merger		4	5.63	808,391	12.50	808,391	12.59	808,391	12.50	808,391	12.50	808,391	12.50
Pre-merger HHI		1,005.8		1,222.0		1,239.4		1,222.0		1,222.0		1,222.0	
Change		11.9		12.0		12.2		12.0		12.0		12.0	
Post-merger HHI		1,017.7		1,234.1		1,251.6		1,234.1		1,234.1		1,234.1	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share	
				Deposits	Share	Weighted 50%	Share	Weighted 50%					Share
2% Thrifts 100%													
Mobile County, AL													
Regions Financial Corporation	Bank	24	21.24	2,674,571	31.38	2,674,571	31.38	2,674,571	31.38	2,674,571	31.38	2,674,571	31.38
Hancock Whitney Corporation	Bank	7	6.19	1,041,786	12.22	1,041,786	12.22	1,041,786	12.22	1,041,786	12.22	1,041,786	12.22
Banco Bilbao Vizcaya Argentaria, SA	Bank	12	10.62	990,048	11.62	990,048	11.62	990,048	11.62	990,048	11.62	990,048	11.62
PNC Financial Services Group, Inc.	Bank	10	8.85	783,970	9.20	783,970	9.20	783,970	9.20	783,970	9.20	783,970	9.20
Wells Fargo & Company	Bank	10	8.85	720,901	8.46	720,901	8.46	720,901	8.46	720,901	8.46	720,901	8.46
First Horizon National Corporation	Bank	2	1.77	446,328	5.24	446,328	5.24	446,328	5.24	446,328	5.24	446,328	5.24
Trustmark Corporation	Bank	6	5.31	411,473	4.83	411,473	4.83	411,473	4.83	411,473	4.83	411,473	4.83
ServisFirst Bancshares, Inc.	Bank	2	1.77	403,783	4.74	403,783	4.74	403,783	4.74	403,783	4.74	403,783	4.74
First Bancshares, Inc.	Bank	8	7.08	271,409	3.18	271,409	3.18	271,409	3.18	271,409	3.18	271,409	3.18
Truist Financial Corporation	Bank	4	3.54	176,997	2.08	176,997	2.08	176,997	2.08	176,997	2.08	176,997	2.08
BancorpSouth Bank	Bank	4	3.54	134,656	1.58	134,656	1.58	134,656	1.58	134,656	1.58	134,656	1.58
Bancorp of Lucedale, Inc.	Bank	5	4.42	110,812	1.30	110,812	1.30	110,812	1.30	110,812	1.30	110,812	1.30
Community Bancshares of Mississippi, Inc.	Bank	2	1.77	107,425	1.26	107,425	1.26	107,425	1.26	107,425	1.26	107,425	1.26
Oakworth Capital, Inc.	Bank	1	0.88	67,093	0.79	67,093	0.79	67,093	0.79	67,093	0.79	67,093	0.79
CNB Bancorp, Inc.	Bank	2	1.77	45,465	0.53	45,465	0.53	45,465	0.53	45,465	0.53	45,465	0.53
BancPlus Corporation	Bank	2	1.77	34,874	0.41	34,874	0.41	34,874	0.41	34,874	0.41	34,874	0.41
Renasant Corporation	Bank	2	1.77	26,646	0.31	26,646	0.31	26,646	0.31	26,646	0.31	26,646	0.31
Merchants & Marine Bancorp, Inc.	Bank	1	0.88	26,492	0.31	26,492	0.31	26,492	0.31	26,492	0.31	26,492	0.31
First Suncoast Trust Bancshares, Inc.	Bank	1	0.88	11,258	0.13	11,258	0.13	11,258	0.13	11,258	0.13	11,258	0.13
FEB Bancshares, Inc.	Bank	1	0.88	11,225	0.13	11,225	0.13	11,225	0.13	11,225	0.13	11,225	0.13
Woodforest Financial Group, Inc.	Bank	4	3.54	11,101	0.13	11,101	0.13	11,101	0.13	11,101	0.13	11,101	0.13
Bryant Bank	Bank	1	0.88	10,627	0.12	10,627	0.12	10,627	0.12	10,627	0.12	10,627	0.12
United Bancorporation of Alabama, Inc.	Bank	1	0.88	4,063	0.05	4,063	0.05	4,063	0.05	4,063	0.05	4,063	0.05
River Financial Corporation	Bank	1	0.88	-	-	-	-	-	-	-	-	-	-
Total		113	100.00	8,523,003	100.00	8,523,003	100.00	8,523,003	100.00	8,523,003	100.00	8,523,003	100.00
PNC Financial Services Group, Inc.	Bank	10	8.85	783,970	9.20	783,970	9.20	783,970	9.20	783,970	9.20	783,970	9.20
Banco Bilbao Vizcaya Argentaria, SA	Bank	12	10.62	990,048	11.62	990,048	11.62	990,048	11.62	990,048	11.62	990,048	11.62
Post Merger		22	19.47	1,774,018	20.81	1,774,018	20.81	1,774,018	20.81	1,774,018	20.81	1,774,018	20.81
Pre-merger HHI		918.6		1,520.0		1,520.0		1,520.0		1,520.0		1,520.0	
Change		188.0		213.7		213.7		213.7		213.7		213.7	
Post-merger HHI		1,106.6		1,733.7		1,733.7		1,733.7		1,733.7		1,733.7	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

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** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Excludes 2 Synovus branches pending acquisition by Jefferson Financial Federal Credit Union.

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		Share	2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%					
Montgomery County, AL													
Regions Financial Corporation	Bank	13	20.63	1,635,711	21.53	1,635,711	21.53	1,635,711	21.53	1,635,711	21.53	1,635,711	21.53
Banco Bilbao Vizcaya Argentaria, SA	Bank	7	11.11	1,594,868	20.99	1,594,868	20.99	1,594,868	20.99	1,594,868	20.99	1,594,868	20.99
ServisFirst Bancshares, Inc.	Bank	2	3.17	906,182	11.93	906,182	11.93	906,182	11.93	906,182	11.93	906,182	11.93
Synovus Financial Corp.	Bank	2	3.17	900,536	11.85	900,536	11.85	900,536	11.85	900,536	11.85	900,536	11.85
Wells Fargo & Company	Bank	7	11.11	768,906	10.12	768,906	10.12	768,906	10.12	768,906	10.12	768,906	10.12
Valley National Bancorp	Bank	4	6.35	467,348	6.15	467,348	6.15	467,348	6.15	467,348	6.15	467,348	6.15
River Financial Corporation	Bank	2	3.17	347,891	4.58	347,891	4.58	347,891	4.58	347,891	4.58	347,891	4.58
Truist Financial Corporation	Bank	5	7.94	315,799	4.16	315,799	4.16	315,799	4.16	315,799	4.16	315,799	4.16
USAL Bancorp, Inc.	Bank	2	3.17	144,911	1.91	144,911	1.91	144,911	1.91	144,911	1.91	144,911	1.91
Renasant Corporation	Bank	2	3.17	115,564	1.52	115,564	1.52	115,564	1.52	115,564	1.52	115,564	1.52
Trustmark Corporation	Bank	3	4.76	108,155	1.42	108,155	1.42	108,155	1.42	108,155	1.42	108,155	1.42
PNC Financial Services Group, Inc.	Bank	3	4.76	71,052	0.94	71,052	0.94	71,052	0.94	71,052	0.94	71,052	0.94
Cadence Bancorporation	Bank	1	1.59	70,675	0.93	70,675	0.93	70,675	0.93	70,675	0.93	70,675	0.93
MetroCity Bankshares, Inc.	Bank	1	1.59	35,250	0.46	35,250	0.46	35,250	0.46	35,250	0.46	35,250	0.46
Hope Bancorp, Inc.	Bank	1	1.59	34,247	0.45	34,247	0.45	34,247	0.45	34,247	0.45	34,247	0.45
CBS Banc-Corp.	Bank	1	1.59	29,820	0.39	29,820	0.39	29,820	0.39	29,820	0.39	29,820	0.39
Liberty Financial Services, Inc.	Bank	1	1.59	29,587	0.39	29,587	0.39	29,587	0.39	29,587	0.39	29,587	0.39
Brantley Bancorp, Inc.	Bank	1	1.59	14,663	0.19	14,663	0.19	14,663	0.19	14,663	0.19	14,663	0.19
Woodforest Financial Group, Inc.	Bank	4	6.35	7,220	0.10	7,220	0.10	7,220	0.10	7,220	0.10	7,220	0.10
Thrivent Trust Co.	Thrift	1	1.59	-	-	-	-	-	-	-	-	-	-
Total		63	100.00	7,598,385	100.00	7,598,385	100.00	7,598,385	100.00	7,598,385	100.00	7,598,385	100.00
PNC Financial Services Group, Inc.	Bank	3	4.76	71,052	0.94	71,052	0.94	71,052	0.94	71,052	0.94	71,052	0.94
Banco Bilbao Vizcaya Argentaria, SA	Bank	7	11.11	1,594,868	20.99	1,594,868	20.99	1,594,868	20.99	1,594,868	20.99	1,594,868	20.99
Post Merger		10	15.87	1,665,920	21.92	1,665,920	21.92	1,665,920	21.92	1,665,920	21.92	1,665,920	21.92
Pre-merger HHI		929.7		1,375.6		1,375.6		1,375.6		1,375.6		1,375.6	
Change		105.8		39.3		39.3		39.3		39.3		39.3	
Post-merger HHI		1,035.5		1,414.9		1,414.9		1,414.9		1,414.9		1,414.9	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

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** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total		SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share				
Montgomery County, TX													
Woodforest Financial Group, Inc.	Bank	29	18.95	3,913,923	26.25	3,913,923	26.25	3,913,923	26.25	3,913,923	26.25	3,913,923	26.25
JPMorgan Chase & Co.	Bank	19	12.42	2,667,904	17.90	2,667,904	17.90	2,667,904	17.90	2,667,904	17.90	2,667,904	17.90
Bank of America Corporation	Bank	8	5.23	1,947,261	13.06	1,947,261	13.06	1,947,261	13.06	1,947,261	13.06	1,947,261	13.06
Wells Fargo & Company	Bank	13	8.50	1,519,100	10.19	1,519,100	10.19	1,519,100	10.19	1,519,100	10.19	1,519,100	10.19
Zions Bancorporation, National Association	Bank	9	5.88	907,337	6.09	907,337	6.09	907,337	6.09	907,337	6.09	907,337	6.09
Banco Bilbao Vizcaya Argentaria, SA	Bank	11	7.19	890,955	5.98	890,955	5.98	890,955	5.98	890,955	5.98	890,955	5.98
First Financial Bankshares, Inc.	Bank	8	5.23	657,213	4.41	657,213	4.41	657,213	4.41	657,213	4.41	657,213	4.41
Spirit of Texas Bancshares, Inc.	Bank	6	3.92	457,598	3.07	457,598	3.07	457,598	3.07	457,598	3.07	457,598	3.07
Independent Bank Group, Inc.	Bank	2	1.31	320,911	2.15	320,911	2.15	320,911	2.15	320,911	2.15	320,911	2.15
Capital One Financial Corporation	Bank	2	1.31	207,697	1.39	207,697	1.39	207,697	1.39	207,697	1.39	207,697	1.39
Prosperity Bancshares, Inc.	Bank	5	3.27	176,321	1.18	176,321	1.18	176,321	1.18	176,321	1.18	176,321	1.18
First Community Bancshares, Inc.	Bank	9	5.88	145,387	0.98	145,387	0.98	145,387	0.98	145,387	0.98	145,387	0.98
Regions Financial Corporation	Bank	6	3.92	134,424	0.90	134,424	0.90	134,424	0.90	134,424	0.90	134,424	0.90
Cullen/Frost Bankers, Inc.	Bank	3	1.96	105,038	0.70	105,038	0.70	105,038	0.70	105,038	0.70	105,038	0.70
Cadence Bancorporation	Bank	1	0.65	97,245	0.65	97,245	0.65	97,245	0.65	97,245	0.65	97,245	0.65
Comerica Incorporated	Bank	2	1.31	95,873	0.64	95,873	0.64	95,873	0.64	95,873	0.64	95,873	0.64
Allegiance Bancshares, Inc.	Bank	2	1.31	85,899	0.58	85,899	0.58	85,899	0.58	85,899	0.58	85,899	0.58
Truist Financial Corporation	Bank	2	1.31	85,163	0.57	85,163	0.57	85,163	0.57	85,163	0.57	85,163	0.57
Amerant Bancorp Inc.	Bank	1	0.65	77,419	0.52	77,419	0.52	77,419	0.52	77,419	0.52	77,419	0.52
Origin Bancorp, Inc.	Bank	1	0.65	71,011	0.48	71,011	0.48	71,011	0.48	71,011	0.48	71,011	0.48
Southside Bancshares, Inc.	Bank	2	1.31	66,118	0.44	66,118	0.44	66,118	0.44	66,118	0.44	66,118	0.44
Hancock Whitney Corporation	Bank	1	0.65	58,295	0.39	58,295	0.39	58,295	0.39	58,295	0.39	58,295	0.39
Guaranty Bancshares, Inc.	Bank	1	0.65	51,003	0.34	51,003	0.34	51,003	0.34	51,003	0.34	51,003	0.34
Veritex Holdings, Inc.	Bank	1	0.65	49,506	0.33	49,506	0.33	49,506	0.33	49,506	0.33	49,506	0.33
JLL Associates G.P. FCH LLC	Bank	1	0.65	30,785	0.21	30,785	0.21	30,785	0.21	30,785	0.21	30,785	0.21
Texas Independent Bancshares, Inc.	Bank	2	1.31	28,091	0.19	28,091	0.19	28,091	0.19	28,091	0.19	28,091	0.19
CBTX, Inc.	Bank	1	0.65	21,473	0.14	21,473	0.14	21,473	0.14	21,473	0.14	21,473	0.14
Third Coast Bancshares, Inc.	Bank	1	0.65	14,241	0.10	14,241	0.10	14,241	0.10	14,241	0.10	14,241	0.10
Quinlan Bancshares, Inc.	Bank	1	0.65	12,196	0.08	12,196	0.08	12,196	0.08	12,196	0.08	12,196	0.08
East Texas Financial Corporation	Bank	1	0.65	10,659	0.07	10,659	0.07	10,659	0.07	10,659	0.07	10,659	0.07
Hilltop Holdings Inc.	Bank	1	0.65	2,599	0.02	2,599	0.02	2,599	0.02	2,599	0.02	2,599	0.02
PNC Financial Services Group, Inc.	Bank	1	0.65	-	-	-	-	-	-	-	-	-	-
Total		153	100.00	14,908,645	100.00	14,908,645	100.00	14,908,645	100.00	14,908,645	100.00	14,908,645	100.00
PNC Financial Services Group, Inc. ***	Bank	1	0.65	-	-	-	-	-	-	-	-	-	-
Banco Bilbao Vizcaya Argentaria, SA	Bank	11	7.19	890,955	5.98	890,955	5.98	890,955	5.98	890,955	5.98	890,955	5.98
Post Merger		12	7.84	890,955	5.98	890,955	5.98	890,955	5.98	890,955	5.98	890,955	5.98
Pre-merger HHI		824.0		1,398.4		1,398.4		1,398.4		1,398.4		1,398.4	
Change		9.4		-		-		-		-		-	
Post-merger HHI		833.4		1,398.4		1,398.4		1,398.4		1,398.4		1,398.4	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

*** PNC opened branch 7/21/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		Share	2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%					
<u>Morgan County, AL</u>													
Regions Financial Corporation	Bank	4	12.12	582,321	24.76	582,321	24.76	582,321	24.76	582,321	24.76	582,321	24.76
Renasant Corporation	Bank	3	9.09	359,362	15.28	359,362	15.28	359,362	15.28	359,362	15.28	359,362	15.28
BanIndependent Incorporated	Bank	4	12.12	234,452	9.97	234,452	9.97	234,452	9.97	234,452	9.97	234,452	9.97
Banco Bilbao Vizcaya Argentaria, SA	Bank	2	6.06	224,021	9.52	224,021	9.52	224,021	9.52	224,021	9.52	224,021	9.52
Progress Financial Corporation	Bank	1	3.03	220,700	9.38	220,700	9.38	220,700	9.38	220,700	9.38	220,700	9.38
Altrust Financial Services, Inc.	Bank	5	15.15	205,106	8.72	205,106	8.72	205,106	8.72	205,106	8.72	205,106	8.72
PNC Financial Services Group, Inc.	Bank	3	9.09	164,360	6.99	164,360	6.99	164,360	6.99	164,360	6.99	164,360	6.99
Wells Fargo & Company	Bank	1	3.03	129,913	5.52	129,913	5.52	129,913	5.52	129,913	5.52	129,913	5.52
Cadence Bancorporation	Bank	2	6.06	83,368	3.54	83,368	3.54	83,368	3.54	83,368	3.54	83,368	3.54
EvaBank	Bank	3	9.09	57,872	2.46	57,872	2.46	57,872	2.46	57,872	2.46	57,872	2.46
Traditions Bancshares, Inc.	Bank	1	3.03	46,947	2.00	46,947	2.00	46,947	2.00	46,947	2.00	46,947	2.00
CBS Banc-Corp.	Bank	2	6.06	29,192	1.24	29,192	1.24	29,192	1.24	29,192	1.24	29,192	1.24
FCB Bancshares, Inc.	Bank	1	3.03	12,962	0.55	12,962	0.55	12,962	0.55	12,962	0.55	12,962	0.55
Woodforest Financial Group, Inc.	Bank	1	3.03	1,383	0.06	1,383	0.06	1,383	0.06	1,383	0.06	1,383	0.06
Total		33	100.00	2,351,959	100.00	2,351,959	100.00	2,351,959	100.00	2,351,959	100.00	2,351,959	100.00
PNC Financial Services Group, Inc.	Bank	3	9.09	164,360	6.99	164,360	6.99	164,360	6.99	164,360	6.99	164,360	6.99
Banco Bilbao Vizcaya Argentaria, SA	Bank	2	6.06	224,021	9.52	224,021	9.52	224,021	9.52	224,021	9.52	224,021	9.52
Post Merger		5	15.15	388,381	16.51	388,381	16.51	388,381	16.51	388,381	16.51	388,381	16.51
Pre-merger HHI		927.5		1,304.5		1,304.5		1,304.5		1,304.5		1,304.5	
Change		110.2		133.1		133.1		133.1		133.1		133.1	
Post-merger HHI		1,037.6		1,437.6		1,437.6		1,437.6		1,437.6		1,437.6	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls			SBs, S&Ls			2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share	2% Thrifts 100%				
<u>Shelby County, AL</u>														
Regions Financial Corporation	Bank	11	20.37	1,361,933	33.87	1,361,933	33.87	1,361,933	33.87	1,361,933	33.87	1,361,933	33.87	
Wells Fargo & Company	Bank	5	9.26	520,790	12.95	520,790	12.95	520,790	12.95	520,790	12.95	520,790	12.95	
Central State Bancorporation	Bank	5	9.26	341,756	8.50	341,756	8.50	341,756	8.50	341,756	8.50	341,756	8.50	
Banco Bilbao Vizcaya Argentaria, SA	Bank	5	9.26	298,240	7.42	298,240	7.42	298,240	7.42	298,240	7.42	298,240	7.42	
Renasant Corporation	Bank	4	7.41	269,933	6.71	269,933	6.71	269,933	6.71	269,933	6.71	269,933	6.71	
Cadence Bancorporation	Bank	1	1.85	219,412	5.46	219,412	5.46	219,412	5.46	219,412	5.46	219,412	5.46	
Bryant Bank	Bank	2	3.70	175,422	4.36	175,422	4.36	175,422	4.36	175,422	4.36	175,422	4.36	
Valley National Bancorp	Bank	2	3.70	108,391	2.70	108,391	2.70	108,391	2.70	108,391	2.70	108,391	2.70	
Truist Financial Corporation	Bank	2	3.70	92,976	2.31	92,976	2.31	92,976	2.31	92,976	2.31	92,976	2.31	
Synovus Financial Corp.	Bank	2	3.70	88,410	2.20	88,410	2.20	88,410	2.20	88,410	2.20	88,410	2.20	
PNC Financial Services Group, Inc.	Bank	2	3.70	84,581	2.10	84,581	2.10	84,581	2.10	84,581	2.10	84,581	2.10	
First US Bancshares, Inc.	Bank	3	5.56	75,554	1.88	75,554	1.88	75,554	1.88	75,554	1.88	75,554	1.88	
Trustmark Corporation	Bank	1	1.85	74,557	1.85	74,557	1.85	74,557	1.85	74,557	1.85	74,557	1.85	
BancorpSouth Bank	Bank	1	1.85	65,798	1.64	65,798	1.64	65,798	1.64	65,798	1.64	65,798	1.64	
South State Corporation	Bank	1	1.85	55,210	1.37	55,210	1.37	55,210	1.37	55,210	1.37	55,210	1.37	
SouthPoint Bancshares, Inc.	Bank	1	1.85	53,088	1.32	53,088	1.32	53,088	1.32	53,088	1.32	53,088	1.32	
ServisFirst Bancshares, Inc.	Bank	1	1.85	50,169	1.25	50,169	1.25	50,169	1.25	50,169	1.25	50,169	1.25	
First Horizon National Corporation	Bank	1	1.85	38,716	0.96	38,716	0.96	38,716	0.96	38,716	0.96	38,716	0.96	
CBS Banc-Corp.	Bank	1	1.85	21,703	0.54	21,703	0.54	21,703	0.54	21,703	0.54	21,703	0.54	
Union Bancshares, Inc.	Bank	1	1.85	12,351	0.31	12,351	0.31	12,351	0.31	12,351	0.31	12,351	0.31	
FirstFed Bancorp, Inc.	Bank	1	1.85	10,310	0.26	10,310	0.26	10,310	0.26	10,310	0.26	10,310	0.26	
Woodforest Financial Group, Inc.	Bank	1	1.85	1,810	0.05	1,810	0.05	1,810	0.05	1,810	0.05	1,810	0.05	
Total		54	100.00	4,021,110	100.00	4,021,110	100.00	4,021,110	100.00	4,021,110	100.00	4,021,110	100.00	
PNC Financial Services Group, Inc.	Bank	2	3.70	84,581	2.10	84,581	2.10	84,581	2.10	84,581	2.10	84,581	2.10	
Banco Bilbao Vizcaya Argentaria, SA	Bank	5	9.26	298,240	7.42	298,240	7.42	298,240	7.42	298,240	7.42	298,240	7.42	
Post Merger		7	12.96	382,821	9.52	382,821	9.52	382,821	9.52	382,821	9.52	382,821	9.52	
Pre-merger HHI		864.2		1,574.1		1,574.1		1,574.1		1,574.1		1,574.1		
Change		68.6		31.2		31.2		31.2		31.2		31.2		
Post-merger HHI		932.8		1,605.3		1,605.3		1,605.3		1,605.3		1,605.3		
Indicated Divestiture (1800/200)		-		-		-		-		-		-		
Indicated Divestiture (2200/250)		-		-		-		-		-		-		
Indicated Divestiture (35%)		-		-		-		-		-		-		

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	Share	SBs, S&Ls	Share	SBs, S&Ls	Share	2% Test*	Share	2% Test**	Share
				Deposits		Weighted 50%		Weighted 50%					
<u>Tarrant County, TX</u>													
JPMorgan Chase & Co.	Bank	56	13.18	12,694,584	24.34	12,694,584	25.05	12,694,584	24.55	12,694,584	24.77	12,694,584	24.77
Wells Fargo & Company	Bank	52	12.24	7,400,835	14.19	7,400,835	14.60	7,400,835	14.31	7,400,835	14.44	7,400,835	14.44
Bank of America Corporation	Bank	35	8.24	6,567,639	12.59	6,567,639	12.96	6,567,639	12.70	6,567,639	12.81	6,567,639	12.81
Cullen/Frost Bankers, Inc.	Bank	24	5.65	5,864,568	11.24	5,864,568	11.57	5,864,568	11.34	5,864,568	11.44	5,864,568	11.44
Banco Bilbao Vizcaya Argentaria, SA	Bank	32	7.53	3,197,550	6.13	3,197,550	6.31	3,197,550	6.18	3,197,550	6.24	3,197,550	6.24
Texas Exchange Bank, SSB	SB	2	0.47	1,230,447	2.36	615,224	1.21	1,230,447	2.38	1,230,447	2.40	1,230,447	2.40
Simmons First National Corporation	Bank	12	2.82	1,072,007	2.06	1,072,007	2.11	1,072,007	2.07	1,072,007	2.09	1,072,007	2.09
Pinnacle Bancorp, Inc.	Bank	14	3.29	990,467	1.90	990,467	1.95	990,467	1.92	990,467	1.93	990,467	1.93
BOK Financial Corporation	Bank	6	1.41	988,790	1.90	988,790	1.95	988,790	1.91	988,790	1.93	988,790	1.93
Colonial Holding Company	Thrift	6	1.41	900,033	1.73	450,017	0.89	450,017	0.87	-	-	-	-
Southside Bancshares, Inc.	Bank	10	2.35	858,180	1.65	858,180	1.69	858,180	1.66	858,180	1.67	858,180	1.67
First Command Financial Services, Inc.	Thrift	1	0.24	808,671	1.55	404,336	0.80	808,671	1.56	808,671	1.58	808,671	1.58
Hilltop Holdings Inc.	Bank	6	1.41	747,444	1.43	747,444	1.47	747,444	1.45	747,444	1.46	747,444	1.46
BancAffiliated, Inc.	Bank	3	0.71	717,094	1.37	717,094	1.41	717,094	1.39	717,094	1.40	717,094	1.40
Capital One Financial Corporation	Bank	4	0.94	615,622	1.18	615,622	1.21	615,622	1.19	615,622	1.20	615,622	1.20
Olney Bancshares of Texas, Inc.	Bank	2	0.47	510,447	0.98	510,447	1.01	510,447	0.99	510,447	1.00	510,447	1.00
Veritex Holdings, Inc.	Bank	8	1.88	497,093	0.95	497,093	0.98	497,093	0.96	497,093	0.97	497,093	0.97
Truist Financial Corporation	Bank	10	2.35	436,915	0.84	436,915	0.86	436,915	0.84	436,915	0.85	436,915	0.85
Prosperity Bancshares, Inc.	Bank	12	2.82	399,840	0.77	399,840	0.79	399,840	0.77	399,840	0.78	399,840	0.78
Comerica Incorporated	Bank	9	2.12	346,741	0.66	346,741	0.68	346,741	0.67	346,741	0.68	346,741	0.68
Worthington National Bank	Bank	4	0.94	339,031	0.65	339,031	0.67	339,031	0.66	339,031	0.66	339,031	0.66
Origin Bancorp, Inc.	Bank	3	0.71	334,223	0.64	334,223	0.66	334,223	0.65	334,223	0.65	334,223	0.65
UMB Financial Corporation	Bank	1	0.24	325,394	0.62	325,394	0.64	325,394	0.63	325,394	0.63	325,394	0.63
Regions Financial Corporation	Bank	6	1.41	322,860	0.62	322,860	0.64	322,860	0.62	322,860	0.63	322,860	0.63
Texas Capital Bancshares, Inc.	Bank	1	0.24	321,589	0.62	321,589	0.63	321,589	0.62	321,589	0.63	321,589	0.63
Trinity Bank, N.A.	Bank	1	0.24	311,092	0.60	311,092	0.61	311,092	0.60	311,092	0.61	311,092	0.61
First Financial Bankshares, Inc.	Bank	4	0.94	283,449	0.54	283,449	0.56	283,449	0.55	283,449	0.55	283,449	0.55
A.N.B. Holding Company, Ltd.	Bank	3	0.71	258,217	0.50	258,217	0.51	258,217	0.50	258,217	0.50	258,217	0.50
Horizon Bankshares, Inc.	Bank	2	0.47	190,252	0.36	190,252	0.38	190,252	0.37	190,252	0.37	190,252	0.37
Greater Southwest Bancshares, Inc.	Bank	4	0.94	185,409	0.36	185,409	0.37	185,409	0.36	185,409	0.36	185,409	0.36
Bank OZK	Bank	3	0.71	183,399	0.35	183,399	0.36	183,399	0.35	183,399	0.36	183,399	0.36
Citadel Bancorp, Inc.	Bank	1	0.24	173,877	0.33	173,877	0.34	173,877	0.34	173,877	0.34	173,877	0.34
Independent Bank Group, Inc.	Bank	2	0.47	168,866	0.32	168,866	0.33	168,866	0.33	168,866	0.33	168,866	0.33
First Community Bancshares, Inc.	Bank	28	6.59	154,214	0.30	154,214	0.30	154,214	0.30	154,214	0.30	154,214	0.30
Providence Bancshares Corporation	Bank	2	0.47	138,001	0.26	138,001	0.27	138,001	0.27	138,001	0.27	138,001	0.27
First Graham Bancorp, Inc.	Bank	1	0.24	129,190	0.25	129,190	0.25	129,190	0.25	129,190	0.25	129,190	0.25
Happy Bancshares, Inc.	Bank	2	0.47	123,775	0.24	123,775	0.24	123,775	0.24	123,775	0.24	123,775	0.24
Vista Bancshares, Inc.	Bank	1	0.24	117,373	0.23	117,373	0.23	117,373	0.23	117,373	0.23	117,373	0.23
Inwood Bancshares, Inc.	Bank	1	0.24	113,793	0.22	113,793	0.22	113,793	0.22	113,793	0.22	113,793	0.22
Spirit of Texas Bancshares, Inc.	Bank	3	0.71	96,700	0.19	96,700	0.19	96,700	0.19	96,700	0.19	96,700	0.19
Community Bank Holdings of Texas, Inc.	Bank	2	0.47	94,685	0.18	94,685	0.19	94,685	0.18	94,685	0.18	94,685	0.18
Wichita Falls Bancshares, Inc.	Bank	2	0.47	80,400	0.15	80,400	0.16	80,400	0.16	80,400	0.16	80,400	0.16
Amcorp Financial, Inc.	Bank	2	0.47	79,523	0.15	79,523	0.16	79,523	0.15	79,523	0.16	79,523	0.16
Woodforest Financial Group, Inc.	Bank	12	2.82	65,907	0.13	65,907	0.13	65,907	0.13	65,907	0.13	65,907	0.13
VBT Financial Corporation	Bank	2	0.47	57,454	0.11	57,454	0.11	57,454	0.11	57,454	0.11	57,454	0.11
Riverbend Financial Corporation	Bank	1	0.24	57,055	0.11	57,055	0.11	57,055	0.11	57,055	0.11	57,055	0.11
First Baird Bancshares, Inc.	Bank	2	0.47	49,280	0.09	49,280	0.10	49,280	0.10	49,280	0.10	49,280	0.10
AmeriBancShares, Inc.	Bank	1	0.24	44,879	0.09	44,879	0.09	44,879	0.09	44,879	0.09	44,879	0.09
LINCO Bancshares, Inc.	Bank	1	0.24	42,309	0.08	42,309	0.08	42,309	0.08	42,309	0.08	42,309	0.08
Captex Bancshares, Inc.	Bank	1	0.24	40,446	0.08	40,446	0.08	40,446	0.08	40,446	0.08	40,446	0.08

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		Share	2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%					
<u>Tarrant County, TX</u>													
Legend Bancorp, Inc.	Bank	2	0.47	39,011	0.07	39,011	0.08	39,011	0.08	39,011	0.08	39,011	0.08
MetroCity Bankshares, Inc.	Bank	1	0.24	37,503	0.07	37,503	0.07	37,503	0.07	37,503	0.07	37,503	0.07
Nacogdoches Commercial Bancshares, Inc.	Bank	1	0.24	33,482	0.06	33,482	0.07	33,482	0.06	33,482	0.07	33,482	0.07
Northern Trust Corporation	Bank	1	0.24	31,393	0.06	31,393	0.06	31,393	0.06	31,393	0.06	31,393	0.06
First Guaranty Bancshares, Inc.	Bank	1	0.24	31,062	0.06	31,062	0.06	31,062	0.06	31,062	0.06	31,062	0.06
Texas Banc Financial Corporation	Bank	1	0.24	31,013	0.06	31,013	0.06	31,013	0.06	31,013	0.06	31,013	0.06
Hanmi Financial Corporation	Bank	1	0.24	29,001	0.06	29,001	0.06	29,001	0.06	29,001	0.06	29,001	0.06
Valliance Financial Corp.	Bank	1	0.24	28,260	0.05	28,260	0.06	28,260	0.05	28,260	0.06	28,260	0.06
BT Holdings, Inc.	Bank	1	0.24	27,341	0.05	27,341	0.05	27,341	0.05	27,341	0.05	27,341	0.05
PNC Financial Services Group, Inc.	Bank	3	0.71	23,964	0.05	23,964	0.05	23,964	0.05	23,964	0.05	23,964	0.05
Hope Bancorp, Inc.	Bank	1	0.24	23,729	0.05	23,729	0.05	23,729	0.05	23,729	0.05	23,729	0.05
AFNB Holdings, Inc.	Bank	1	0.24	22,416	0.04	22,416	0.04	22,416	0.04	22,416	0.04	22,416	0.04
Cendera Bancorp, Inc.	Bank	1	0.24	14,009	0.03	14,009	0.03	14,009	0.03	14,009	0.03	14,009	0.03
Guaranty Bancshares, Inc.	Bank	1	0.24	13,337	0.03	13,337	0.03	13,337	0.03	13,337	0.03	13,337	0.03
Zions Bancorporation, National Association	Bank	1	0.24	13,144	0.03	13,144	0.03	13,144	0.03	13,144	0.03	13,144	0.03
CIT Group Inc.	Bank	1	0.24	12,233	0.02	12,233	0.02	12,233	0.02	12,233	0.02	12,233	0.02
R Corp Financial	Bank	1	0.24	9,061	0.02	9,061	0.02	9,061	0.02	9,061	0.02	9,061	0.02
Overton Financial Corporation	Bank	1	0.24	8,778	0.02	8,778	0.02	8,778	0.02	8,778	0.02	8,778	0.02
Texas Country Bancshares, Inc.	Bank	1	0.24	-	-	-	-	-	-	-	-	-	-
Total		425	100.00	52,156,346	100.00	50,686,771	100.00	51,706,330	100.00	51,256,313	100.00	51,256,313	100.00
PNC Financial Services Group, Inc.	Bank	3	0.71	23,964	0.05	23,964	0.05	23,964	0.05	23,964	0.05	23,964	0.05
Banco Bilbao Vizcaya Argentaria, SA	Bank	32	7.53	3,197,550	6.13	3,197,550	6.31	3,197,550	6.18	3,197,550	6.24	3,197,550	6.24
Post Merger		35	8.24	3,221,514	6.18	3,221,514	6.36	3,221,514	6.23	3,221,514	6.29	3,221,514	6.29
Pre-merger HHI		595.8		1,154.4		1,213.7		1,172.3		1,192.3		1,192.3	
Change		10.6		0.6		0.6		0.6		0.6		0.6	
Post-merger HHI		606.4		1,155.0		1,214.3		1,172.9		1,192.8		1,192.8	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share	
				Deposits	Share	Weighted 50%	Share	Weighted 50%					Share
<u>Tuscaloosa County, AL</u>													
Regions Financial Corporation	Bank	8	15.69	803,060	19.61	803,060	19.87	803,060	19.87	803,060	20.12	803,060	20.12
Bryant Bank	Bank	4	7.84	772,589	18.87	772,589	19.11	772,589	19.11	772,589	19.36	772,589	19.36
Synovus Financial Corp.	Bank	5	9.80	517,316	12.64	517,316	12.80	517,316	12.80	517,316	12.96	517,316	12.96
SmartFinancial, Inc.	Bank	3	5.88	353,576	8.64	353,576	8.75	353,576	8.75	353,576	8.86	353,576	8.86
Cadence Bancorporation	Bank	2	3.92	299,434	7.31	299,434	7.41	299,434	7.41	299,434	7.50	299,434	7.50
Wells Fargo & Company	Bank	4	7.84	267,018	6.52	267,018	6.61	267,018	6.61	267,018	6.69	267,018	6.69
BankFirst Capital Corporation	Bank	2	3.92	228,327	5.58	228,327	5.65	228,327	5.65	228,327	5.72	228,327	5.72
Banco Bilbao Vizcaya Argentaria, SA	Bank	3	5.88	227,083	5.55	227,083	5.62	227,083	5.62	227,083	5.69	227,083	5.69
PNC Financial Services Group, Inc.	Bank	3	5.88	160,918	3.93	160,918	3.98	160,918	3.98	160,918	4.03	160,918	4.03
Southeastern Financial, Inc.	Thrift	3	5.88	103,348	2.52	51,674	1.28	51,674	1.28	-	-	-	-
West Alabama Capital Corp.	Bank	2	3.92	90,462	2.21	90,462	2.24	90,462	2.24	90,462	2.27	90,462	2.27
RBC, Inc.	Bank	2	3.92	65,462	1.60	65,462	1.62	65,462	1.62	65,462	1.64	65,462	1.64
Truist Financial Corporation	Bank	1	1.96	59,817	1.46	59,817	1.48	59,817	1.48	59,817	1.50	59,817	1.50
Renasant Corporation	Bank	1	1.96	54,505	1.33	54,505	1.35	54,505	1.35	54,505	1.37	54,505	1.37
First US Bancshares, Inc.	Bank	3	5.88	46,769	1.14	46,769	1.16	46,769	1.16	46,769	1.17	46,769	1.17
First State Holding Corp.	Bank	1	1.96	14,830	0.36	14,830	0.37	14,830	0.37	14,830	0.37	14,830	0.37
FirstFed Bancorp, Inc.	Bank	1	1.96	14,818	0.36	14,818	0.37	14,818	0.37	14,818	0.37	14,818	0.37
Trustmark Corporation	Bank	1	1.96	11,426	0.28	11,426	0.28	11,426	0.28	11,426	0.29	11,426	0.29
Woodforest Financial Group, Inc.	Bank	2	3.92	3,418	0.08	3,418	0.08	3,418	0.08	3,418	0.09	3,418	0.09
Total		51	100.00	4,094,176	100.00	4,042,502	100.00	4,042,502	100.00	3,990,828	100.00	3,990,828	100.00
PNC Financial Services Group, Inc.	Bank	3	5.88	160,918	3.93	160,918	3.98	160,918	3.98	160,918	4.03	160,918	4.03
Banco Bilbao Vizcaya Argentaria, SA	Bank	3	5.88	227,083	5.55	227,083	5.62	227,083	5.62	227,083	5.69	227,083	5.69
Post Merger		6	11.76	388,001	9.48	388,001	9.60	388,001	9.60	388,001	9.72	388,001	9.72
Pre-merger HHI		734.3		1,167.8		1,192.9		1,192.9		1,222.3		1,222.3	
Change		69.2		43.6		44.7		44.7		45.9		45.9	
Post-merger HHI		803.5		1,211.4		1,237.6		1,237.6		1,268.2		1,268.2	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

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** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share	
				Deposits	Share	Weighted 50%	Share	Weighted 50%					Share
<u>Auburn-Opelika, AL RMA</u>													
Auburn National Bancorporation, Inc.	Bank	6	14.63	769,025	21.63	769,025	21.63	769,025	21.63	769,025	21.63	769,025	21.63
Banco Bilbao Vizcaya Argentaria, SA	Bank	3	7.32	494,411	13.91	494,411	13.91	494,411	13.91	494,411	13.91	494,411	13.91
South State Corporation	Bank	3	7.32	379,191	10.67	379,191	10.67	379,191	10.67	379,191	10.67	379,191	10.67
Wells Fargo & Company	Bank	3	7.32	262,957	7.40	262,957	7.40	262,957	7.40	262,957	7.40	262,957	7.40
Regions Financial Corporation	Bank	3	7.32	261,411	7.35	261,411	7.35	261,411	7.35	261,411	7.35	261,411	7.35
Truist Financial Corporation	Bank	3	7.32	240,791	6.77	240,791	6.77	240,791	6.77	240,791	6.77	240,791	6.77
Southern States Bancshares, Inc.	Bank	2	4.88	239,510	6.74	239,510	6.74	239,510	6.74	239,510	6.74	239,510	6.74
BancorpSouth Bank	Bank	3	7.32	207,262	5.83	207,262	5.83	207,262	5.83	207,262	5.83	207,262	5.83
River Financial Corporation	Bank	2	4.88	202,539	5.70	202,539	5.70	202,539	5.70	202,539	5.70	202,539	5.70
PNC Financial Services Group, Inc.	Bank	4	9.76	166,350	4.68	166,350	4.68	166,350	4.68	166,350	4.68	166,350	4.68
Trustmark Corporation	Bank	2	4.88	105,983	2.98	105,983	2.98	105,983	2.98	105,983	2.98	105,983	2.98
MetroCity Bankshares, Inc.	Bank	1	2.44	76,789	2.16	76,789	2.16	76,789	2.16	76,789	2.16	76,789	2.16
Valley National Bancorp	Bank	1	2.44	70,510	1.98	70,510	1.98	70,510	1.98	70,510	1.98	70,510	1.98
Renasant Corporation	Bank	1	2.44	25,995	0.73	25,995	0.73	25,995	0.73	25,995	0.73	25,995	0.73
JPMorgan Chase & Co.	Bank	1	2.44	24,155	0.68	24,155	0.68	24,155	0.68	24,155	0.68	24,155	0.68
MidSouth Bancorporation	Bank	1	2.44	12,951	0.36	12,951	0.36	12,951	0.36	12,951	0.36	12,951	0.36
Henderson Bancshares, Inc.	Bank	1	2.44	12,516	0.35	12,516	0.35	12,516	0.35	12,516	0.35	12,516	0.35
USAL Bancorp, Inc.	Bank	1	2.44	2,863	0.08	2,863	0.08	2,863	0.08	2,863	0.08	2,863	0.08
Total		41	100.00	3,555,209	100.00	3,555,209	100.00	3,555,209	100.00	3,555,209	100.00	3,555,209	100.00
PNC Financial Services Group, Inc.	Bank	4	9.76	166,350	4.68	166,350	4.68	166,350	4.68	166,350	4.68	166,350	4.68
Banco Bilbao Vizcaya Argentaria, SA	Bank	3	7.32	494,411	13.91	494,411	13.91	494,411	13.91	494,411	13.91	494,411	13.91
Post Merger		7	17.07	660,761	18.59	660,761	18.59	660,761	18.59	660,761	18.59	660,761	18.59
Pre-merger HHI		743.6		1,082.2		1,082.2		1,082.2		1,082.2		1,082.2	
Change		142.8		130.1		130.1		130.1		130.1		130.1	
Post-merger HHI		886.4		1,212.3		1,212.3		1,212.3		1,212.3		1,212.3	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

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** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total		SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share				
2% Thrifts 100%													
<u>Birmingham, AL RMA</u>													
Regions Financial Corporation	Bank	54	21.95	15,616,016	31.55	15,616,016	31.55	15,616,016	31.55	15,616,016	31.55	15,616,016	31.55
Banco Bilbao Vizcaya Argentaria, SA	Bank	27	10.98	13,748,700	27.78	13,748,700	27.78	13,748,700	27.78	13,748,700	27.78	13,748,700	27.78
Wells Fargo & Company	Bank	31	12.60	4,495,870	9.08	4,495,870	9.08	4,495,870	9.08	4,495,870	9.08	4,495,870	9.08
ServisFirst Bancshares, Inc.	Bank	3	1.22	3,932,063	7.94	3,932,063	7.95	3,932,063	7.94	3,932,063	7.94	3,932,063	7.94
Synovus Financial Corp.	Bank	11	4.47	2,173,552	4.39	2,173,552	4.39	2,173,552	4.39	2,173,552	4.39	2,173,552	4.39
Cadence Bancorporation	Bank	7	2.85	1,758,442	3.55	1,758,442	3.55	1,758,442	3.55	1,758,442	3.55	1,758,442	3.55
Truist Financial Corporation	Bank	15	6.10	1,215,605	2.46	1,215,605	2.46	1,215,605	2.46	1,215,605	2.46	1,215,605	2.46
First Horizon National Corporation	Bank	8	3.25	1,030,803	2.08	1,030,803	2.08	1,030,803	2.08	1,030,803	2.08	1,030,803	2.08
PNC Financial Services Group, Inc.	Bank	12	4.88	849,065	1.72	849,065	1.72	849,065	1.72	849,065	1.72	849,065	1.72
Oakworth Capital, Inc.	Bank	1	0.41	635,441	1.28	635,441	1.28	635,441	1.28	635,441	1.28	635,441	1.28
South State Corporation	Bank	2	0.81	530,896	1.07	530,896	1.07	530,896	1.07	530,896	1.07	530,896	1.07
Bryant Bank	Bank	5	2.03	479,315	0.97	479,315	0.97	479,315	0.97	479,315	0.97	479,315	0.97
Renasant Corporation	Bank	5	2.03	381,816	0.77	381,816	0.77	381,816	0.77	381,816	0.77	381,816	0.77
SouthPoint Bancshares, Inc.	Bank	3	1.22	361,277	0.73	361,277	0.73	361,277	0.73	361,277	0.73	361,277	0.73
BancorpSouth Bank	Bank	7	2.85	340,744	0.69	340,744	0.69	340,744	0.69	340,744	0.69	340,744	0.69
Valley National Bancorp	Bank	5	2.03	232,601	0.47	232,601	0.47	232,601	0.47	232,601	0.47	232,601	0.47
CommerceOne Bank	Bank	1	0.41	223,433	0.45	223,433	0.45	223,433	0.45	223,433	0.45	223,433	0.45
Progress Financial Corporation	Bank	2	0.81	220,872	0.45	220,872	0.45	220,872	0.45	220,872	0.45	220,872	0.45
Altrust Financial Services, Inc.	Bank	4	1.63	116,870	0.24	116,870	0.24	116,870	0.24	116,870	0.24	116,870	0.24
FirstFed Bancorp, Inc.	Bank	4	1.63	114,942	0.23	114,942	0.23	114,942	0.23	114,942	0.23	114,942	0.23
Central State Bancorporation	Bank	2	0.81	102,457	0.21	102,457	0.21	102,457	0.21	102,457	0.21	102,457	0.21
Citizens Bancshares Corporation	Bank	1	0.41	96,295	0.19	96,295	0.19	96,295	0.19	96,295	0.19	96,295	0.19
Millennial Bank	Bank	1	0.41	84,888	0.17	84,888	0.17	84,888	0.17	84,888	0.17	84,888	0.17
Pinnacle Bancshares, Inc.	Bank	4	1.63	83,504	0.17	83,504	0.17	83,504	0.17	83,504	0.17	83,504	0.17
Traditions Bancshares, Inc.	Bank	1	0.41	79,796	0.16	79,796	0.16	79,796	0.16	79,796	0.16	79,796	0.16
HomeTown Bancorp of Alabama, Inc.	Bank	1	0.41	75,052	0.15	75,052	0.15	75,052	0.15	75,052	0.15	75,052	0.15
Union Bancshares, Inc.	Bank	5	2.03	72,349	0.15	72,349	0.15	72,349	0.15	72,349	0.15	72,349	0.15
First US Bancshares, Inc.	Bank	1	0.41	71,655	0.14	71,655	0.14	71,655	0.14	71,655	0.14	71,655	0.14
Metro Bank	Bank	1	0.41	63,234	0.13	63,234	0.13	63,234	0.13	63,234	0.13	63,234	0.13
First National Bankers Bankshares, Inc.	Bank	1	0.41	62,012	0.13	62,012	0.13	62,012	0.13	62,012	0.13	62,012	0.13
Southern States Bancshares, Inc.	Bank	1	0.41	48,251	0.10	48,251	0.10	48,251	0.10	48,251	0.10	48,251	0.10
EvaBank	Bank	1	0.41	41,567	0.08	41,567	0.08	41,567	0.08	41,567	0.08	41,567	0.08
CBS Banc-Corp.	Bank	2	0.81	29,816	0.06	29,816	0.06	29,816	0.06	29,816	0.06	29,816	0.06
Trustmark Corporation	Bank	2	0.81	27,568	0.06	27,568	0.06	27,568	0.06	27,568	0.06	27,568	0.06
RBC, Inc.	Bank	1	0.41	17,785	0.04	17,785	0.04	17,785	0.04	17,785	0.04	17,785	0.04
Noble Bancshares, Inc.	Bank	1	0.41	17,705	0.04	17,705	0.04	17,705	0.04	17,705	0.04	17,705	0.04
Community Bancshares of Mississippi, Inc.	Bank	1	0.41	17,119	0.03	17,119	0.03	17,119	0.03	17,119	0.03	17,119	0.03
Beal Financial Corporation	Thrift	1	0.41	16,330	0.03	8,165	0.02	16,330	0.03	16,330	0.03	16,330	0.03
Alamerica BancCorp, Inc.	Bank	1	0.41	15,693	0.03	15,693	0.03	15,693	0.03	15,693	0.03	15,693	0.03
Woodforest Financial Group, Inc.	Bank	8	3.25	14,855	0.03	14,855	0.03	14,855	0.03	14,855	0.03	14,855	0.03
West Alabama Capital Corp.	Bank	1	0.41	2,041	0.00	2,041	0.00	2,041	0.00	2,041	0.00	2,041	0.00
Bank of New York Mellon Corporation	Bank	1	0.41	-	-	-	-	-	-	-	-	-	-
Total		246	100.00	49,498,295	100.00	49,490,130	100.00	49,498,295	100.00	49,498,295	100.00	49,498,295	100.00
PNC Financial Services Group, Inc.	Bank	12	4.88	849,065	1.72	849,065	1.72	849,065	1.72	849,065	1.72	849,065	1.72
Banco Bilbao Vizcaya Argentaria, SA	Bank	27	10.98	13,748,700	27.78	13,748,700	27.78	13,748,700	27.78	13,748,700	27.78	13,748,700	27.78
Post Merger		39	15.85	14,597,765	29.49	14,597,765	29.50	14,597,765	29.49	14,597,765	29.49	14,597,765	29.49
Pre-merger HHI		913.1		1,964.0		1,964.7		1,964.0		1,964.0		1,964.0	

Company	Type	Branches	Share	Total Deposits	Share	SBs, S&Ls Weighted 50%	Share	SBs, S&Ls Weighted 50%	Share	2% Test*	Share	2% Test**	Share
								2% Thrifts 100%					
<u>Birmingham, AL RMA</u>													
Change		107.1		95.3		95.3		95.3		95.3		95.3	
Post-merger HHI		1,020.2		2,059.3		2,060.0		2,059.3		2,059.3		2,059.3	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

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** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		Share	2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%					
<u>Dallas-Fort Worth, TX RMA</u>													
Charles Schwab Corporation	Thrift	2	0.14	291,671,000	44.29	133,866,000	27.04	133,866,000	26.76	-	-	-	-
Bank of America Corporation	Bank	133	9.05	120,574,490	18.31	120,574,490	24.36	120,574,490	24.10	120,574,490	32.95	120,574,490	32.95
JPMorgan Chase & Co.	Bank	199	13.54	79,811,376	12.12	79,811,376	16.12	79,811,376	15.95	79,811,376	21.81	79,811,376	21.81
Texas Capital Bancshares, Inc.	Bank	7	0.48	24,698,496	3.75	24,698,496	4.99	24,698,496	4.94	24,698,496	6.75	24,698,496	6.75
Wells Fargo & Company	Bank	157	10.68	22,667,183	3.44	22,667,183	4.58	22,667,183	4.53	22,667,183	6.19	22,667,183	6.19
Banco Bilbao Vizcaya Argentaria, SA	Bank	84	5.71	12,175,127	1.85	12,175,127	2.46	12,175,127	2.43	12,175,127	3.33	12,175,127	3.33
Cullen/Frost Bankers, Inc.	Bank	38	2.59	8,593,871	1.30	8,593,871	1.74	8,593,871	1.72	8,593,871	2.35	8,593,871	2.35
NexBank Capital, Inc.	Thrift	3	0.20	7,313,473	1.11	3,656,737	0.74	7,313,473	1.46	7,313,473	2.00	7,313,473	2.00
Prosperity Bancshares, Inc.	Bank	67	4.56	7,221,213	1.10	7,221,213	1.46	7,221,213	1.44	7,221,213	1.97	7,221,213	1.97
Hilltop Holdings Inc.	Bank	19	1.29	6,059,460	0.92	6,059,460	1.22	6,059,460	1.21	6,059,460	1.66	6,059,460	1.66
Independent Bank Group, Inc.	Bank	27	1.84	5,824,325	0.88	5,824,325	1.18	5,824,325	1.16	5,824,325	1.59	5,824,325	1.59
Comerica Incorporated	Bank	55	3.74	5,539,122	0.84	5,539,122	1.12	5,539,122	1.11	5,539,122	1.51	5,539,122	1.51
BOK Financial Corporation	Bank	20	1.36	5,104,208	0.77	5,104,208	1.03	5,104,208	1.02	5,104,208	1.39	5,104,208	1.39
Veritex Holdings, Inc.	Bank	25	1.70	4,384,162	0.67	4,384,162	0.89	4,384,162	0.88	4,384,162	1.20	4,384,162	1.20
Truist Financial Corporation	Bank	47	3.20	3,669,313	0.56	3,669,313	0.74	3,669,313	0.73	3,669,313	1.00	3,669,313	1.00
Capital One Financial Corporation	Bank	25	1.70	2,863,046	0.43	2,863,046	0.58	2,863,046	0.57	2,863,046	0.78	2,863,046	0.78
Inwood Bancshares, Inc.	Bank	12	0.82	2,838,516	0.43	2,838,516	0.57	2,838,516	0.57	2,838,516	0.78	2,838,516	0.78
A.N.B. Holding Company, Ltd.	Bank	18	1.22	2,344,901	0.36	2,344,901	0.47	2,344,901	0.47	2,344,901	0.64	2,344,901	0.64
Independent Bankers Financial Corporation	Bank	1	0.07	2,287,837	0.35	2,287,837	0.46	2,287,837	0.46	2,287,837	0.63	2,287,837	0.63
Regions Financial Corporation	Bank	18	1.22	1,936,811	0.29	1,936,811	0.39	1,936,811	0.39	1,936,811	0.53	1,936,811	0.53
Triumph Bancorp, Inc.	Bank	3	0.20	1,694,046	0.26	1,694,046	0.34	1,694,046	0.34	1,694,046	0.46	1,694,046	0.46
Simmons First National Corporation	Bank	19	1.29	1,469,898	0.22	1,469,898	0.30	1,469,898	0.29	1,469,898	0.40	1,469,898	0.40
Pinnacle Bancorp, Inc.	Bank	21	1.43	1,435,537	0.22	1,435,537	0.29	1,435,537	0.29	1,435,537	0.39	1,435,537	0.39
Origin Bancorp, Inc.	Bank	9	0.61	1,385,353	0.21	1,385,353	0.28	1,385,353	0.28	1,385,353	0.38	1,385,353	0.38
Bank OZK	Bank	13	0.88	1,367,428	0.21	1,367,428	0.28	1,367,428	0.27	1,367,428	0.37	1,367,428	0.37
North Dallas Bank & Trust Co.	Bank	6	0.41	1,281,681	0.19	1,281,681	0.26	1,281,681	0.26	1,281,681	0.35	1,281,681	0.35
First Citizens Bancshares, Inc.	Bank	10	0.68	1,238,160	0.19	1,238,160	0.25	1,238,160	0.25	1,238,160	0.34	1,238,160	0.34
Texas Exchange Bank, SSB	SB	2	0.14	1,230,447	0.19	615,224	0.12	1,230,447	0.25	1,230,447	0.34	1,230,447	0.34
Beal Financial Corporation	Thrift	7	0.48	1,206,095	0.18	603,048	0.12	1,206,095	0.24	1,206,095	0.33	1,206,095	0.33
First Financial Bankshares, Inc.	Bank	14	0.95	1,057,700	0.16	1,057,700	0.21	1,057,700	0.21	1,057,700	0.29	1,057,700	0.29
Northern Trust Corporation	Bank	3	0.20	1,001,546	0.15	1,001,546	0.20	1,001,546	0.20	1,001,546	0.27	1,001,546	0.27
Colonial Holding Company	Thrift	9	0.61	968,249	0.15	484,125	0.10	968,249	0.10	-	-	-	-
Southside Bancshares, Inc.	Bank	13	0.88	931,992	0.14	931,992	0.19	931,992	0.19	931,992	0.25	931,992	0.25
Zions Bancorporation, National Association	Bank	10	0.68	924,681	0.14	924,681	0.19	924,681	0.18	924,681	0.25	924,681	0.25
Olney Bancshares of Texas, Inc.	Bank	8	0.54	857,763	0.13	857,763	0.17	857,763	0.17	857,763	0.23	857,763	0.23
BancAffiliated, Inc.	Bank	4	0.27	812,009	0.12	812,009	0.16	812,009	0.16	812,009	0.22	812,009	0.22
First Command Financial Services, Inc.	Thrift	1	0.07	808,671	0.12	404,336	0.08	808,671	0.16	808,671	0.22	808,671	0.22
Spend Life Wisely Company, Inc.	Bank	6	0.41	797,137	0.12	797,137	0.16	797,137	0.16	797,137	0.22	797,137	0.22
BancFirst Corporation	Bank	3	0.20	708,667	0.11	708,667	0.14	708,667	0.14	708,667	0.19	708,667	0.19
Park Cities Financial Group, Inc.	Bank	1	0.07	697,745	0.11	697,745	0.14	697,745	0.14	697,745	0.19	697,745	0.19
BT Holdings, Inc.	Bank	4	0.27	659,869	0.10	659,869	0.13	659,869	0.13	659,869	0.18	659,869	0.18
UTB Financial Holding Company	Bank	2	0.14	642,971	0.10	642,971	0.13	642,971	0.13	642,971	0.18	642,971	0.18
SBT Bancshares, Inc.	Bank	4	0.27	641,608	0.10	641,608	0.13	641,608	0.13	641,608	0.18	641,608	0.18
Texas Security Bankshares, Inc.	Bank	3	0.20	594,382	0.09	594,382	0.12	594,382	0.12	594,382	0.16	594,382	0.16
Bank of Montreal	Bank	1	0.07	574,778	0.09	574,778	0.12	574,778	0.11	574,778	0.16	574,778	0.16
First Horizon National Corporation	Bank	2	0.14	558,263	0.08	558,263	0.11	558,263	0.11	558,263	0.15	558,263	0.15
CrossFirst Bankshares, Inc.	Bank	2	0.14	552,706	0.08	552,706	0.11	552,706	0.11	552,706	0.15	552,706	0.15
Quinlan Bancshares, Inc.	Bank	4	0.27	550,425	0.08	550,425	0.11	550,425	0.11	550,425	0.15	550,425	0.15
Tolleon Wealth Management, Inc.	Bank	1	0.07	529,516	0.08	529,516	0.11	529,516	0.11	529,516	0.14	529,516	0.14
Greater Southwest Bancshares, Inc.	Bank	8	0.54	489,977	0.07	489,977	0.10	489,977	0.10	489,977	0.13	489,977	0.13
Maple Financial Holdings, Inc.	Bank	2	0.14	460,981	0.07	460,981	0.09	460,981	0.09	460,981	0.13	460,981	0.13
First Community Bancshares, Inc.	Bank	73	4.97	446,715	0.07	446,715	0.09	446,715	0.09	446,715	0.12	446,715	0.12
UMB Financial Corporation	Bank	2	0.14	443,008	0.07	443,008	0.09	443,008	0.09	443,008	0.12	443,008	0.12
T Bancshares, Inc.	Bank	1	0.07	431,055	0.07	431,055	0.09	431,055	0.09	431,055	0.12	431,055	0.12
BancorpSouth Bank	Bank	6	0.41	415,025	0.06	415,025	0.08	415,025	0.08	415,025	0.11	415,025	0.11
Overton Financial Corporation	Bank	4	0.27	415,018	0.06	415,018	0.08	415,018	0.08	415,018	0.11	415,018	0.11
AFNB Holdings, Inc.	Bank	7	0.48	374,031	0.06	374,031	0.08	374,031	0.07	374,031	0.10	374,031	0.10
Oakwood Bancshares, Inc.	Bank	2	0.14	361,254	0.05	361,254	0.07	361,254	0.07	361,254	0.10	361,254	0.10

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share	
				Deposits	Share	Weighted 50%	Share	Weighted 50%					Share
<u>Dallas-Fort Worth, TX RMA</u>													
Worthington National Bank	Bank	4	0.27	339,031	0.05	339,031	0.07	339,031	0.07	339,031	0.09	339,031	0.09
South Plains Financial, Inc.	Bank	3	0.20	337,449	0.05	337,449	0.07	337,449	0.07	337,449	0.09	337,449	0.09
First Graham Bancorp, Inc.	Bank	4	0.27	332,211	0.05	332,211	0.07	332,211	0.07	332,211	0.09	332,211	0.09
Happy Bancshares, Inc.	Bank	4	0.27	322,416	0.05	322,416	0.07	322,416	0.06	322,416	0.09	322,416	0.09
Lauritzen Corporation	Bank	4	0.27	312,872	0.05	312,872	0.06	312,872	0.06	312,872	0.09	312,872	0.09
Trinity Bank, N.A.	Bank	1	0.07	311,092	0.05	311,092	0.06	311,092	0.06	311,092	0.09	311,092	0.09
Horizon Bankshares, Inc.	Bank	4	0.27	308,839	0.05	308,839	0.06	308,839	0.06	308,839	0.08	308,839	0.08
Guaranty Bancshares, Inc.	Bank	5	0.34	304,248	0.05	304,248	0.06	304,248	0.06	304,248	0.08	304,248	0.08
Liberty Capital Bancshares, Inc.	Bank	1	0.07	279,528	0.04	279,528	0.06	279,528	0.06	279,528	0.08	279,528	0.08
Vista Bancshares, Inc.	Bank	3	0.20	275,343	0.04	275,343	0.06	275,343	0.06	275,343	0.08	275,343	0.08
TXRB Holdings, Inc.	Bank	2	0.14	267,791	0.04	267,791	0.05	267,791	0.05	267,791	0.07	267,791	0.07
Texas Brand Bancshares, Inc.	Bank	4	0.27	253,394	0.04	253,394	0.05	253,394	0.05	253,394	0.07	253,394	0.07
SWNB Bancorp, Inc.	Bank	3	0.20	252,617	0.04	252,617	0.05	252,617	0.05	252,617	0.07	252,617	0.07
MTA Bancshares Inc.	Bank	3	0.20	217,763	0.03	217,763	0.04	217,763	0.04	217,763	0.06	217,763	0.06
Pilot Point Bancorp, Inc.	Bank	5	0.34	216,034	0.03	216,034	0.04	216,034	0.04	216,034	0.06	216,034	0.06
Woodforest Financial Group, Inc.	Bank	38	2.59	206,226	0.03	206,226	0.04	206,226	0.04	206,226	0.06	206,226	0.06
D Bancorp, Inc.	Bank	1	0.07	203,729	0.03	203,729	0.04	203,729	0.04	203,729	0.06	203,729	0.06
Washington Federal, Inc.	Bank	5	0.34	203,594	0.03	203,594	0.04	203,594	0.04	203,594	0.06	203,594	0.06
Citadel Bancorp, Inc.	Bank	2	0.14	194,565	0.03	194,565	0.04	194,565	0.04	194,565	0.05	194,565	0.05
Hope Bancorp, Inc.	Bank	2	0.14	173,151	0.03	173,151	0.03	173,151	0.03	173,151	0.05	173,151	0.05
Hanmi Financial Corporation	Bank	4	0.27	167,632	0.03	167,632	0.03	167,632	0.03	167,632	0.05	167,632	0.05
First Guaranty Bancshares, Inc.	Bank	3	0.20	152,911	0.02	152,911	0.03	152,911	0.03	152,911	0.04	152,911	0.04
Spirit of Texas Bancshares, Inc.	Bank	4	0.27	149,768	0.02	149,768	0.03	149,768	0.03	149,768	0.04	149,768	0.04
D2 Alliances, LLC	Bank	2	0.14	148,968	0.02	148,968	0.03	148,968	0.03	148,968	0.04	148,968	0.04
National Bank Holdings Corporation	Bank	1	0.07	147,488	0.02	147,488	0.03	147,488	0.03	147,488	0.04	147,488	0.04
Golden Bank, National Association	Bank	2	0.14	141,776	0.02	141,776	0.03	141,776	0.03	141,776	0.04	141,776	0.04
Community Bank Holdings of Texas, Inc.	Bank	4	0.27	141,230	0.02	141,230	0.03	141,230	0.03	141,230	0.04	141,230	0.04
Providence Bancshares Corporation	Bank	2	0.14	138,001	0.02	138,001	0.03	138,001	0.03	138,001	0.04	138,001	0.04
East West Bancorp, Inc.	Bank	3	0.20	131,122	0.02	131,122	0.03	131,122	0.03	131,122	0.04	131,122	0.04
AmeriBancShares, Inc.	Bank	2	0.14	119,327	0.02	119,327	0.02	119,327	0.02	119,327	0.03	119,327	0.03
Business First Bancshares, Inc.	Bank	2	0.14	117,398	0.02	117,398	0.02	117,398	0.02	117,398	0.03	117,398	0.03
Dominion Bancshares, Inc.	Bank	3	0.20	115,709	0.02	115,709	0.02	115,709	0.02	115,709	0.03	115,709	0.03
Access Bancorp, Inc.	Bank	3	0.20	113,190	0.02	113,190	0.02	113,190	0.02	113,190	0.03	113,190	0.03
Cathay General Bancorp	Bank	1	0.07	112,834	0.02	112,834	0.02	112,834	0.02	112,834	0.03	112,834	0.03
Alliance Bancshares, Inc.	Bank	2	0.14	111,693	0.02	111,693	0.02	111,693	0.02	111,693	0.03	111,693	0.03
Third Coast Bancshares, Inc.	Bank	2	0.14	106,482	0.02	106,482	0.02	106,482	0.02	106,482	0.03	106,482	0.03
PFBS Holdings, Inc.	Bank	1	0.07	104,464	0.02	104,464	0.02	104,464	0.02	104,464	0.03	104,464	0.03
Shinhan Financial Group Co., Ltd.	Bank	1	0.07	103,667	0.02	103,667	0.02	103,667	0.02	103,667	0.03	103,667	0.03
One World Holding, Inc.	Bank	1	0.07	101,786	0.02	101,786	0.02	101,786	0.02	101,786	0.03	101,786	0.03
Bright Force Holding GP, LLC	Bank	1	0.07	96,531	0.01	96,531	0.02	96,531	0.02	96,531	0.03	96,531	0.03
Valliance Financial Corp.	Bank	2	0.14	93,678	0.01	93,678	0.02	93,678	0.02	93,678	0.03	93,678	0.03
JLL Associates G.P. FCH LLC	Bank	1	0.07	89,901	0.01	89,901	0.02	89,901	0.02	89,901	0.02	89,901	0.02
Hancock Whitney Corporation	Bank	3	0.20	85,426	0.01	85,426	0.02	85,426	0.02	85,426	0.02	85,426	0.02
First Burkburnett Bancshares, Inc.	Bank	2	0.14	82,788	0.01	82,788	0.02	82,788	0.02	82,788	0.02	82,788	0.02
Wichita Falls Bancshares, Inc.	Bank	2	0.14	80,400	0.01	80,400	0.02	80,400	0.02	80,400	0.02	80,400	0.02
Amcorp Financial, Inc.	Bank	2	0.14	79,523	0.01	79,523	0.02	79,523	0.02	79,523	0.02	79,523	0.02
Bank7 Corp.	Bank	2	0.14	79,181	0.01	79,181	0.02	79,181	0.02	79,181	0.02	79,181	0.02
Nacogdoches Commercial Bancshares, Inc.	Bank	3	0.20	76,632	0.01	76,632	0.02	76,632	0.02	76,632	0.02	76,632	0.02
Ennis Bancshares, Inc.	Bank	2	0.14	73,551	0.01	73,551	0.01	73,551	0.01	73,551	0.02	73,551	0.02
Texas Banc Financial Corporation	Bank	2	0.14	73,264	0.01	73,264	0.01	73,264	0.01	73,264	0.02	73,264	0.02
Reeves Bancshares, Inc.	Bank	1	0.07	72,938	0.01	72,938	0.01	72,938	0.01	72,938	0.02	72,938	0.02
CBB Bancorp, Inc.	Bank	2	0.14	72,758	0.01	72,758	0.01	72,758	0.01	72,758	0.02	72,758	0.02
Riverbend Financial Corporation	Bank	2	0.14	71,271	0.01	71,271	0.01	71,271	0.01	71,271	0.02	71,271	0.02
AmTex Bancshares, Inc.	Bank	1	0.07	69,745	0.01	69,745	0.01	69,745	0.01	69,745	0.02	69,745	0.02
MetroCity Bankshares, Inc.	Bank	2	0.14	64,130	0.01	64,130	0.01	64,130	0.01	64,130	0.02	64,130	0.02
PNC Financial Services Group, Inc.	Bank	6	0.41	61,302	0.01	61,302	0.01	61,302	0.01	61,302	0.02	61,302	0.02
VBT Financial Corporation	Bank	2	0.14	57,454	0.01	57,454	0.01	57,454	0.01	57,454	0.02	57,454	0.02
Americo Bancshares, Inc.	Bank	2	0.14	49,518	0.01	49,518	0.01	49,518	0.01	49,518	0.01	49,518	0.01

Company	Type	Branches	Share	Total	SBs, S&Ls			SBs, S&Ls			2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share	2% Thrifts 100%				
Dallas-Fort Worth, TX RMA														
First Baird Bancshares, Inc.	Bank	2	0.14	49,280	0.01	49,280	0.01	49,280	0.01	49,280	0.01	49,280	0.01	
Wallis Bancshares, Inc.	Bank	2	0.14	48,832	0.01	48,832	0.01	48,832	0.01	48,832	0.01	48,832	0.01	
Great Plains Bancshares, Inc.	Bank	1	0.07	48,282	0.01	48,282	0.01	48,282	0.01	48,282	0.01	48,282	0.01	
CIT Group Inc.	Bank	2	0.14	46,555	0.01	46,555	0.01	46,555	0.01	46,555	0.01	46,555	0.01	
Baylor Bancshares, Inc.	Bank	1	0.07	44,602	0.01	44,602	0.01	44,602	0.01	44,602	0.01	44,602	0.01	
Midland Financial Co.	Thrift	1	0.07	43,272	0.01	21,636	0.00	43,272	0.01	43,272	0.01	43,272	0.01	
Palmer Bancshares, Inc.	Bank	2	0.14	42,496	0.01	42,496	0.01	42,496	0.01	42,496	0.01	42,496	0.01	
LINCO Bancshares, Inc.	Bank	1	0.07	42,309	0.01	42,309	0.01	42,309	0.01	42,309	0.01	42,309	0.01	
Captex Bancshares, Inc.	Bank	1	0.07	40,446	0.01	40,446	0.01	40,446	0.01	40,446	0.01	40,446	0.01	
Rice Bancshares, Inc.	Bank	1	0.07	39,591	0.01	39,591	0.01	39,591	0.01	39,591	0.01	39,591	0.01	
Legend Bancorp, Inc.	Bank	2	0.14	39,011	0.01	39,011	0.01	39,011	0.01	39,011	0.01	39,011	0.01	
Red River Bancorp, Inc.	Bank	1	0.07	35,159	0.01	35,159	0.01	35,159	0.01	35,159	0.01	35,159	0.01	
Herring Bancorp, Inc.	Bank	2	0.14	34,899	0.01	34,899	0.01	34,899	0.01	34,899	0.01	34,899	0.01	
Mitsubishi UFJ Financial Group, Inc.	Bank	1	0.07	34,705	0.01	34,705	0.01	34,705	0.01	34,705	0.01	34,705	0.01	
Charis Holdings, Inc.	Bank	1	0.07	33,208	0.01	33,208	0.01	33,208	0.01	33,208	0.01	33,208	0.01	
First Bancshares of Texas, Inc.	Bank	1	0.07	26,942	0.00	26,942	0.01	26,942	0.01	26,942	0.01	26,942	0.01	
First IC Corporation	Bank	1	0.07	25,558	0.00	25,558	0.01	25,558	0.01	25,558	0.01	25,558	0.01	
Security National Corporation	Bank	1	0.07	23,463	0.00	23,463	0.00	23,463	0.00	23,463	0.01	23,463	0.01	
Henderson Texas Bancshares, Inc.	Bank	1	0.07	22,640	0.00	22,640	0.00	22,640	0.00	22,640	0.01	22,640	0.01	
OP Bancorp	Bank	1	0.07	20,957	0.00	20,957	0.00	20,957	0.00	20,957	0.01	20,957	0.01	
International Bancshares Corporation	Bank	1	0.07	17,685	0.00	17,685	0.00	17,685	0.00	17,685	0.00	17,685	0.00	
First Granbury Bancorporation	Bank	1	0.07	15,292	0.00	15,292	0.00	15,292	0.00	15,292	0.00	15,292	0.00	
CBTX, Inc.	Bank	1	0.07	14,741	0.00	14,741	0.00	14,741	0.00	14,741	0.00	14,741	0.00	
Cendera Bancorp, Inc.	Bank	1	0.07	14,009	0.00	14,009	0.00	14,009	0.00	14,009	0.00	14,009	0.00	
Woori Financial Group Inc.	Bank	1	0.07	13,714	0.00	13,714	0.00	13,714	0.00	13,714	0.00	13,714	0.00	
Community Bancshares, Inc.	Bank	1	0.07	12,024	0.00	12,024	0.00	12,024	0.00	12,024	0.00	12,024	0.00	
R Corp Financial	Bank	1	0.07	9,061	0.00	9,061	0.00	9,061	0.00	9,061	0.00	9,061	0.00	
Greater Pacific Bancshares	Bank	1	0.07	4,674	0.00	4,674	0.00	4,674	0.00	4,674	0.00	4,674	0.00	
FirstSun Capital Bancorp	Bank	1	0.07	1,811	0.00	1,811	0.00	1,811	0.00	1,811	0.00	1,811	0.00	
Gulf Coast Bank and Trust Company	Bank	1	0.07	1,597	0.00	1,597	0.00	1,597	0.00	1,597	0.00	1,597	0.00	
Bank of New York Mellon Corporation	Bank	2	0.14	-	-	-	-	-	-	-	-	-	-	
Canadian Imperial Bank of Commerce	Bank	1	0.07	-	-	-	-	-	-	-	-	-	-	
M&T Bank Corporation	Bank	1	0.07	-	-	-	-	-	-	-	-	-	-	
Morgan Stanley	Bank	1	0.07	-	-	-	-	-	-	-	-	-	-	
Texas Country Bancshares, Inc.	Bank	1	0.07	-	-	-	-	-	-	-	-	-	-	
Total		1,470	100.00	658,608,462	100.00	495,018,359	100.00	500,319,338	100.00	365,969,213	100.00	365,969,213	100.00	
PNC Financial Services Group, Inc.	Bank	6	0.41	61,302	0.01	61,302	0.01	61,302	0.01	61,302	0.02	61,302	0.02	
Banco Bilbao Vizcaya Argentaria, SA	Bank	84	5.71	12,175,127	1.85	12,175,127	2.46	12,175,127	2.43	12,175,127	3.33	12,175,127	3.33	
Post Merger		90	6.12	12,236,429	1.86	12,236,429	2.47	12,236,429	2.45	12,236,429	3.34	12,236,429	3.34	
Pre-merger HHI		523.9		2,481.9		1,651.1		1,618.0		1,686.0		1,686.0		
Change		4.7		0.0		0.1		0.1		0.1		0.1		
Post-merger HHI		528.6		2,481.9		1,651.2		1,618.1		1,686.1		1,686.1		
Indicated Divestiture (1800/200)		-		-		-		-		-		-		
Indicated Divestiture (2200/250)		-		-		-		-		-		-		
Indicated Divestiture (35%)		-		-		-		-		-		-		

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		Share	2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%					
<u>Decatur, AL RMA</u>													
Regions Financial Corporation	Bank	4	13.79	582,321	25.60	582,321	25.60	582,321	25.60	582,321	25.60	582,321	25.60
Renasant Corporation	Bank	3	10.34	359,362	15.80	359,362	15.80	359,362	15.80	359,362	15.80	359,362	15.80
BanIndependent Incorporated	Bank	4	13.79	234,452	10.31	234,452	10.31	234,452	10.31	234,452	10.31	234,452	10.31
Banco Bilbao Vizcaya Argentaria, SA	Bank	2	6.90	224,021	9.85	224,021	9.85	224,021	9.85	224,021	9.85	224,021	9.85
Progress Financial Corporation	Bank	1	3.45	220,700	9.70	220,700	9.70	220,700	9.70	220,700	9.70	220,700	9.70
Altrust Financial Services, Inc.	Bank	3	10.34	171,142	7.52	171,142	7.52	171,142	7.52	171,142	7.52	171,142	7.52
PNC Financial Services Group, Inc.	Bank	3	10.34	164,360	7.23	164,360	7.23	164,360	7.23	164,360	7.23	164,360	7.23
Wells Fargo & Company	Bank	1	3.45	129,913	5.71	129,913	5.71	129,913	5.71	129,913	5.71	129,913	5.71
Cadence Bancorporation	Bank	2	6.90	83,368	3.67	83,368	3.67	83,368	3.67	83,368	3.67	83,368	3.67
Traditions Bancshares, Inc.	Bank	1	3.45	46,947	2.06	46,947	2.06	46,947	2.06	46,947	2.06	46,947	2.06
CBS Banc-Corp.	Bank	2	6.90	29,192	1.28	29,192	1.28	29,192	1.28	29,192	1.28	29,192	1.28
EvaBank	Bank	2	6.90	27,415	1.21	27,415	1.21	27,415	1.21	27,415	1.21	27,415	1.21
Woodforest Financial Group, Inc.	Bank	1	3.45	1,383	0.06	1,383	0.06	1,383	0.06	1,383	0.06	1,383	0.06
Total		29	100.00	2,274,576	100.00	2,274,576	100.00	2,274,576	100.00	2,274,576	100.00	2,274,576	100.00
PNC Financial Services Group, Inc.	Bank	3	10.34	164,360	7.23	164,360	7.23	164,360	7.23	164,360	7.23	164,360	7.23
Banco Bilbao Vizcaya Argentaria, SA	Bank	2	6.90	224,021	9.85	224,021	9.85	224,021	9.85	224,021	9.85	224,021	9.85
Post Merger		5	17.24	388,381	17.07	388,381	17.07	388,381	17.07	388,381	17.07	388,381	17.07
Pre-merger HHI		939.4		1,364.7		1,364.7		1,364.7		1,364.7		1,364.7	
Change		142.7		142.3		142.3		142.3		142.3		142.3	
Post-merger HHI		1,082.0		1,507.0		1,507.0		1,507.0		1,507.0		1,507.0	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total		SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share				
<u>Denton, TX RMA</u>													
Wells Fargo & Company	Bank	7	15.91	742,831	20.63	742,831	20.63	742,831	20.63	742,831	20.63	742,831	20.63
JPMorgan Chase & Co.	Bank	3	6.82	492,658	13.68	492,658	13.68	492,658	13.68	492,658	13.68	492,658	13.68
Bank of America Corporation	Bank	1	2.27	352,215	9.78	352,215	9.78	352,215	9.78	352,215	9.78	352,215	9.78
Spend Life Wisely Company, Inc.	Bank	4	9.09	346,056	9.61	346,056	9.61	346,056	9.61	346,056	9.61	346,056	9.61
Access Bancorp, Inc.	Bank	2	4.55	337,402	9.37	337,402	9.37	337,402	9.37	337,402	9.37	337,402	9.37
Independent Bank Group, Inc.	Bank	3	6.82	319,380	8.87	319,380	8.87	319,380	8.87	319,380	8.87	319,380	8.87
Red River Bancorp, Inc.	Bank	4	9.09	188,910	5.25	188,910	5.25	188,910	5.25	188,910	5.25	188,910	5.25
Pilot Point Bancorp, Inc.	Bank	3	6.82	170,412	4.73	170,412	4.73	170,412	4.73	170,412	4.73	170,412	4.73
Banco Bilbao Vizcaya Argentaria, SA	Bank	2	4.55	138,023	3.83	138,023	3.83	138,023	3.83	138,023	3.83	138,023	3.83
Guaranty Bancshares, Inc.	Bank	2	4.55	102,916	2.86	102,916	2.86	102,916	2.86	102,916	2.86	102,916	2.86
Sanger Bancshares, Inc.	Bank	1	2.27	87,508	2.43	87,508	2.43	87,508	2.43	87,508	2.43	87,508	2.43
Inwood Bancshares, Inc.	Bank	1	2.27	86,315	2.40	86,315	2.40	86,315	2.40	86,315	2.40	86,315	2.40
First Graham Bancorp, Inc.	Bank	2	4.55	64,730	1.80	64,730	1.80	64,730	1.80	64,730	1.80	64,730	1.80
First Guaranty Bancshares, Inc.	Bank	1	2.27	42,900	1.19	42,900	1.19	42,900	1.19	42,900	1.19	42,900	1.19
UMB Financial Corporation	Bank	1	2.27	40,888	1.14	40,888	1.14	40,888	1.14	40,888	1.14	40,888	1.14
Prosperity Bancshares, Inc.	Bank	1	2.27	27,669	0.77	27,669	0.77	27,669	0.77	27,669	0.77	27,669	0.77
AmeriBancShares, Inc.	Bank	1	2.27	22,777	0.63	22,777	0.63	22,777	0.63	22,777	0.63	22,777	0.63
Washington Federal, Inc.	Bank	1	2.27	17,386	0.48	17,386	0.48	17,386	0.48	17,386	0.48	17,386	0.48
First Community Bancshares, Inc.	Bank	2	4.55	15,899	0.44	15,899	0.44	15,899	0.44	15,899	0.44	15,899	0.44
Truist Financial Corporation	Bank	1	2.27	3,369	0.09	3,369	0.09	3,369	0.09	3,369	0.09	3,369	0.09
PNC Financial Services Group, Inc.	Bank	1	2.27	-	-	-	-	-	-	-	-	-	-
Total		44	100.00	3,600,244	100.00	3,600,244	100.00	3,600,244	100.00	3,600,244	100.00	3,600,244	100.00
PNC Financial Services Group, Inc. ***	Bank	1	2.27	-	-	-	-	-	-	-	-	-	-
Banco Bilbao Vizcaya Argentaria, SA	Bank	2	4.55	138,023	3.83	138,023	3.83	138,023	3.83	138,023	3.83	138,023	3.83
Post Merger		3	6.82	138,023	3.83	138,023	3.83	138,023	3.83	138,023	3.83	138,023	3.83
Pre-merger HHI		712.8		1,059.4		1,059.4		1,059.4		1,059.4		1,059.4	
Change		20.7		-		-		-		-		-	
Post-merger HHI		733.5		1,059.4		1,059.4		1,059.4		1,059.4		1,059.4	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

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** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

*** PNC includes one branch opened 8/25/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		Share	2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%					
<u>Gainesville, FL RMA</u>													
Bank of America Corporation	Bank	5	9.62	1,340,629	26.70	1,340,629	26.81	1,340,629	26.70	1,340,629	26.70	1,340,629	26.70
Wells Fargo & Company	Bank	9	17.31	1,252,159	24.94	1,252,159	25.04	1,252,159	24.94	1,252,159	24.94	1,252,159	24.94
Banco Bilbao Vizcaya Argentaria, SA	Bank	4	7.69	589,351	11.74	589,351	11.79	589,351	11.74	589,351	11.74	589,351	11.74
Ameris Bancorp	Bank	4	7.69	315,539	6.29	315,539	6.31	315,539	6.29	315,539	6.29	315,539	6.29
Truist Financial Corporation	Bank	4	7.69	308,829	6.15	308,829	6.18	308,829	6.15	308,829	6.15	308,829	6.15
South State Corporation	Bank	4	7.69	264,414	5.27	264,414	5.29	264,414	5.27	264,414	5.27	264,414	5.27
Toronto-Dominion Bank	Bank	2	3.85	253,711	5.05	253,711	5.07	253,711	5.05	253,711	5.05	253,711	5.05
Capital City Bank Group, Inc.	Bank	4	7.69	161,564	3.22	161,564	3.23	161,564	3.22	161,564	3.22	161,564	3.22
Renasant Corporation	Bank	2	3.85	118,577	2.36	118,577	2.37	118,577	2.36	118,577	2.36	118,577	2.36
Regions Financial Corporation	Bank	2	3.85	111,858	2.23	111,858	2.24	111,858	2.23	111,858	2.23	111,858	2.23
JPMorgan Chase & Co.	Bank	5	9.62	92,746	1.85	92,746	1.85	92,746	1.85	92,746	1.85	92,746	1.85
PNC Financial Services Group, Inc.	Bank	2	3.85	80,800	1.61	80,800	1.62	80,800	1.61	80,800	1.61	80,800	1.61
First Federal Bancorp, MHC	Thrift	2	3.85	39,484	0.79	39,484	0.39	39,484	0.79	39,484	0.79	39,484	0.79
PBD Holdings, LLC	Bank	1	1.92	36,344	0.72	36,344	0.73	36,344	0.72	36,344	0.72	36,344	0.72
Drummond Banking Company	Bank	1	1.92	33,104	0.66	33,104	0.66	33,104	0.66	33,104	0.66	33,104	0.66
Florida Capital Group, Inc.	Bank	1	1.92	21,244	0.42	21,244	0.42	21,244	0.42	21,244	0.42	21,244	0.42
Total		52	100.00	5,020,353	100.00	5,000,611	100.00	5,020,353	100.00	5,020,353	100.00	5,020,353	100.00
PNC Financial Services Group, Inc.	Bank	2	3.85	80,800	1.61	80,800	1.62	80,800	1.61	80,800	1.61	80,800	1.61
Banco Bilbao Vizcaya Argentaria, SA	Bank	4	7.69	589,351	11.74	589,351	11.79	589,351	11.74	589,351	11.74	589,351	11.74
Post Merger		6	11.54	670,151	13.35	670,151	13.40	670,151	13.35	670,151	13.35	670,151	13.35
Pre-merger HHI		865.4		1,632.3		1,644.7		1,632.3		1,632.3		1,632.3	
Change		59.2		37.8		38.1		37.8		37.8		37.8	
Post-merger HHI		924.6		1,670.1		1,682.8		1,670.1		1,670.1		1,670.1	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

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** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total		SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share				
Houston, TX RMA													
JPMorgan Chase & Co.	Bank	178	14.02	144,299,667	49.12	144,299,667	49.14	144,299,667	50.25	144,299,667	49.14	144,299,667	50.26
Wells Fargo & Company	Bank	162	12.76	32,696,328	11.13	32,696,328	11.13	26,128,506	9.10	32,696,328	11.13	26,128,506	9.10
Bank of America Corporation	Bank	106	8.35	22,918,445	7.80	22,918,445	7.80	22,918,445	7.98	22,918,445	7.80	22,918,445	7.98
Banco Bilbao Vizcaya Argentaria, SA	Bank	65	5.12	15,429,615	5.25	15,429,615	5.25	15,429,615	5.37	15,429,615	5.25	15,429,615	5.37
Zions Bancorporation, National Association	Bank	53	4.17	11,128,356	3.79	11,128,356	3.79	11,128,356	3.88	11,128,356	3.79	11,128,356	3.88
Cullen/Frost Bankers, Inc.	Bank	48	3.78	5,820,512	1.98	5,820,512	1.98	5,820,512	2.03	5,820,512	1.98	5,820,512	2.03
Cadence Bancorporation	Bank	11	0.87	5,747,768	1.96	5,747,768	1.96	5,747,768	2.00	5,747,768	1.96	5,747,768	2.00
Capital One Financial Corporation	Bank	31	2.44	5,362,703	1.83	5,362,703	1.83	5,362,703	1.87	5,362,703	1.83	5,362,703	1.87
Woodforest Financial Group, Inc.	Bank	90	7.09	4,720,647	1.61	4,720,647	1.61	4,720,647	1.64	4,720,647	1.61	4,720,647	1.64
Prosperity Bancshares, Inc.	Bank	48	3.78	4,490,072	1.53	4,490,072	1.53	4,490,072	1.56	4,490,072	1.53	4,490,072	1.56
Allegiance Bancshares, Inc.	Bank	23	1.81	4,391,735	1.50	4,391,735	1.50	4,391,735	1.53	4,391,735	1.50	4,391,735	1.53
Comerica Incorporated	Bank	48	3.78	3,457,262	1.18	3,457,262	1.18	3,457,262	1.20	3,457,262	1.18	3,457,262	1.20
Texas Capital Bancshares, Inc.	Bank	2	0.16	3,037,992	1.03	3,037,992	1.03	3,037,992	1.06	3,037,992	1.03	3,037,992	1.06
CBTX, Inc.	Bank	17	1.34	1,923,017	0.65	1,923,017	0.65	1,923,017	0.67	1,923,017	0.65	1,923,017	0.67
Truist Financial Corporation	Bank	21	1.65	1,870,728	0.64	1,870,728	0.64	1,870,728	0.65	1,870,728	0.64	1,870,728	0.65
BOK Financial Corporation	Bank	11	0.87	1,802,005	0.61	1,802,005	0.61	1,802,005	0.63	1,802,005	0.61	1,802,005	0.63
Veritex Holdings, Inc.	Bank	12	0.94	1,635,620	0.56	1,635,620	0.56	1,635,620	0.57	1,635,620	0.56	1,635,620	0.57
Regions Financial Corporation	Bank	45	3.54	1,610,789	0.55	1,610,789	0.55	1,610,789	0.56	1,610,789	0.55	1,610,789	0.56
Independent Bank Group, Inc.	Bank	13	1.02	1,585,009	0.54	1,585,009	0.54	1,585,009	0.55	1,585,009	0.54	1,585,009	0.55
First Horizon National Corporation	Bank	8	0.63	1,533,609	0.52	1,533,609	0.52	1,533,609	0.53	1,533,609	0.52	1,533,609	0.53
Third Coast Bancshares, Inc.	Bank	3	0.24	1,082,623	0.37	1,082,623	0.37	1,082,623	0.38	1,082,623	0.37	1,082,623	0.38
Origin Bancorp, Inc.	Bank	9	0.71	904,943	0.31	904,943	0.31	904,943	0.32	904,943	0.31	904,943	0.32
AFNB Holdings, Inc.	Bank	6	0.47	897,481	0.31	897,481	0.31	897,481	0.31	897,481	0.31	897,481	0.31
East West Bancorp, Inc.	Bank	9	0.71	833,037	0.28	833,037	0.28	833,037	0.29	833,037	0.28	833,037	0.29
Hancock Whitney Corporation	Bank	6	0.47	816,661	0.28	816,661	0.28	816,661	0.28	816,661	0.28	816,661	0.28
BancorpSouth Bank	Bank	10	0.79	777,460	0.26	777,460	0.26	777,460	0.27	777,460	0.26	777,460	0.27
Central Bancshares, Inc.	Bank	4	0.31	725,128	0.25	725,128	0.25	725,128	0.25	725,128	0.25	725,128	0.25
Golden Bank, National Association	Bank	4	0.31	672,748	0.23	672,748	0.23	672,748	0.23	672,748	0.23	672,748	0.23
Northern Trust Corporation	Bank	2	0.16	666,580	0.23	666,580	0.23	666,580	0.23	666,580	0.23	666,580	0.23
International Bancshares Corporation	Bank	12	0.94	655,219	0.22	655,219	0.22	655,219	0.23	655,219	0.22	655,219	0.23
Amerant Bancorp Inc.	Bank	8	0.63	654,035	0.22	654,035	0.22	654,035	0.23	654,035	0.22	654,035	0.23
Texas Independent Bancshares, Inc.	Bank	10	0.79	584,637	0.20	584,637	0.20	584,637	0.20	584,637	0.20	584,637	0.20
Spirit of Texas Bancshares, Inc.	Bank	8	0.63	558,260	0.19	558,260	0.19	558,260	0.19	558,260	0.19	558,260	0.19
Hilltop Holdings Inc.	Bank	7	0.55	531,502	0.18	531,502	0.18	531,502	0.19	531,502	0.18	531,502	0.19
Trustmark Corporation	Bank	11	0.87	528,482	0.18	528,482	0.18	528,482	0.18	528,482	0.18	528,482	0.18
Capital Bancorp, Inc.	Bank	8	0.63	474,056	0.16	474,056	0.16	474,056	0.17	474,056	0.16	474,056	0.17
Plains Acquisition Corporation	Bank	4	0.31	452,313	0.15	452,313	0.15	452,313	0.16	452,313	0.15	452,313	0.16
Texas Citizens Bancorp, Inc.	Bank	7	0.55	443,578	0.15	443,578	0.15	443,578	0.15	443,578	0.15	443,578	0.15
Wallis Bancshares, Inc.	Bank	4	0.31	400,248	0.14	400,248	0.14	400,248	0.14	400,248	0.14	400,248	0.14
Bank OZK	Bank	4	0.31	367,351	0.13	367,351	0.13	367,351	0.13	367,351	0.13	367,351	0.13
HomeTown Bank, N.A.	Bank	5	0.39	365,230	0.12	365,230	0.12	365,230	0.13	365,230	0.12	365,230	0.13
NewFirst Financial Group, Inc.	Bank	2	0.16	337,181	0.11	337,181	0.11	337,181	0.12	337,181	0.11	337,181	0.12
Moody Bancshares, Inc.	Bank	9	0.71	327,583	0.11	327,583	0.11	327,583	0.11	327,583	0.11	327,583	0.11
Friendswood Capital Corporation	Bank	5	0.39	321,944	0.11	321,944	0.11	321,944	0.11	321,944	0.11	321,944	0.11
Coastal Bancshares, Inc.	Bank	3	0.24	319,650	0.11	319,650	0.11	319,650	0.11	319,650	0.11	319,650	0.11
SWNB Bancorp, Inc.	Bank	2	0.16	318,197	0.11	318,197	0.11	318,197	0.11	318,197	0.11	318,197	0.11
First Community Bancshares, Inc.	Bank	47	3.70	288,300	0.10	288,300	0.10	288,300	0.10	288,300	0.10	288,300	0.10
First Financial Bancshares, Inc.	Bank	4	0.31	275,713	0.09	275,713	0.09	275,713	0.10	275,713	0.09	275,713	0.10
Texas Gulf Bancshares, Inc.	Bank	4	0.31	263,917	0.09	263,917	0.09	263,917	0.09	263,917	0.09	263,917	0.09
JLL Associates G.P. FCH LLC	Bank	7	0.55	254,188	0.09	254,188	0.09	254,188	0.09	254,188	0.09	254,188	0.09

Company	Type	Branches	Share	Total Deposits	Share	SBs, S&Ls Weighted 50%	Share	SBs, S&Ls Weighted 50%	Share	2% Test*	Share	2% Test**	Share
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2% Thrifts 100%

Houston, TX RMA

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

*** PNC includes branches opened since 7/21/2020. Four additional branches are proposed.

Market excludes US branches and agencies of foreign organizations including an agency of Banco Bilbao Vizcaya Argentaria, SA.

Company	Type	Branches	Share	Total Deposits	Share	SBs, S&Ls Weighted 50%	Share	SBs, S&Ls Weighted 50%	Share	2% Test*	Share	2% Test**	Share
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2% Thrifts 100%

Huntsville, AL RMA

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total		SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share				
Mobile, AL RMA													
Regions Financial Corporation	Bank	27	17.31	2,947,948	26.90	2,947,948	26.90	2,947,948	26.90	2,947,948	26.90	2,947,948	26.90
Banco Bilbao Vizcaya Argentaria, SA	Bank	16	10.26	1,437,973	13.12	1,437,973	13.12	1,437,973	13.12	1,437,973	13.12	1,437,973	13.12
Hancock Whitney Corporation	Bank	9	5.77	1,276,488	11.65	1,276,488	11.65	1,276,488	11.65	1,276,488	11.65	1,276,488	11.65
PNC Financial Services Group, Inc.	Bank	13	8.33	1,020,822	9.32	1,020,822	9.32	1,020,822	9.32	1,020,822	9.32	1,020,822	9.32
Wells Fargo & Company	Bank	13	8.33	1,013,783	9.25	1,013,783	9.25	1,013,783	9.25	1,013,783	9.25	1,013,783	9.25
First Horizon National Corporation	Bank	3	1.92	605,241	5.52	605,241	5.52	605,241	5.52	605,241	5.52	605,241	5.52
Trustmark Corporation	Bank	9	5.77	543,770	4.96	543,770	4.96	543,770	4.96	543,770	4.96	543,770	4.96
ServisFirst Bancshares, Inc.	Bank	3	1.92	450,159	4.11	450,159	4.11	450,159	4.11	450,159	4.11	450,159	4.11
First Bancshares, Inc.	Bank	9	5.77	288,854	2.64	288,854	2.64	288,854	2.64	288,854	2.64	288,854	2.64
Truist Financial Corporation	Bank	7	4.49	271,209	2.47	271,209	2.47	271,209	2.47	271,209	2.47	271,209	2.47
Community Bancshares of Mississippi, Inc.	Bank	4	2.56	201,900	1.84	201,900	1.84	201,900	1.84	201,900	1.84	201,900	1.84
BancorpSouth Bank	Bank	6	3.85	187,470	1.71	187,470	1.71	187,470	1.71	187,470	1.71	187,470	1.71
Bancorp of Lucedale, Inc.	Bank	6	3.85	116,716	1.07	116,716	1.07	116,716	1.07	116,716	1.07	116,716	1.07
South State Corporation	Bank	1	0.64	81,948	0.75	81,948	0.75	81,948	0.75	81,948	0.75	81,948	0.75
Bryant Bank	Bank	2	1.28	68,875	0.63	68,875	0.63	68,875	0.63	68,875	0.63	68,875	0.63
Oakworth Capital, Inc.	Bank	1	0.64	67,093	0.61	67,093	0.61	67,093	0.61	67,093	0.61	67,093	0.61
Home BancShares, Inc.	Bank	1	0.64	62,172	0.57	62,172	0.57	62,172	0.57	62,172	0.57	62,172	0.57
SmartFinancial, Inc.	Bank	1	0.64	49,365	0.45	49,365	0.45	49,365	0.45	49,365	0.45	49,365	0.45
Merchants & Marine Bancorp, Inc.	Bank	3	1.92	47,597	0.43	47,597	0.43	47,597	0.43	47,597	0.43	47,597	0.43
CNB Bancorp, Inc.	Bank	2	1.28	45,465	0.41	45,465	0.41	45,465	0.41	45,465	0.41	45,465	0.41
BancPlus Corporation	Bank	2	1.28	34,874	0.32	34,874	0.32	34,874	0.32	34,874	0.32	34,874	0.32
Renasant Corporation	Bank	3	1.92	31,027	0.28	31,027	0.28	31,027	0.28	31,027	0.28	31,027	0.28
Citizens' Capital Corporation	Bank	1	0.64	24,825	0.23	24,825	0.23	24,825	0.23	24,825	0.23	24,825	0.23
Enterprise Capital Corporation, Inc.	Bank	1	0.64	19,788	0.18	19,788	0.18	19,788	0.18	19,788	0.18	19,788	0.18
United Bancorporation of Alabama, Inc.	Bank	3	1.92	18,225	0.17	18,225	0.17	18,225	0.17	18,225	0.17	18,225	0.17
Woodforest Financial Group, Inc.	Bank	6	3.85	13,302	0.12	13,302	0.12	13,302	0.12	13,302	0.12	13,302	0.12
First Suncoast Trust Bancshares, Inc.	Bank	1	0.64	11,258	0.10	11,258	0.10	11,258	0.10	11,258	0.10	11,258	0.10
FEB Bancshares, Inc.	Bank	1	0.64	11,225	0.10	11,225	0.10	11,225	0.10	11,225	0.10	11,225	0.10
River Financial Corporation	Bank	2	1.28	9,182	0.08	9,182	0.08	9,182	0.08	9,182	0.08	9,182	0.08
Total		156	100.00	10,958,554	100.00	10,958,554	100.00	10,958,554	100.00	10,958,554	100.00	10,958,554	100.00
PNC Financial Services Group, Inc.	Bank	13	8.33	1,020,822	9.32	1,020,822	9.32	1,020,822	9.32	1,020,822	9.32	1,020,822	9.32
Banco Bilbao Vizcaya Argentaria, SA	Bank	16	10.26	1,437,973	13.12	1,437,973	13.12	1,437,973	13.12	1,437,973	13.12	1,437,973	13.12
Post Merger		29	18.59	2,458,795	22.44	2,458,795	22.44	2,458,795	22.44	2,458,795	22.44	2,458,795	22.44
Pre-merger HHI		742.9		1,299.0		1,299.0		1,299.0		1,299.0		1,299.0	
Change		170.9		244.5		244.5		244.5		244.5		244.5	
Post-merger HHI		913.9		1,543.4		1,543.4		1,543.4		1,543.4		1,543.4	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Excludes 3 Synovus branches pending acquisition by Jefferson Financial Federal Credit Union.

Company	Type	Branches	Share	Total		SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share				
Montgomery, AL RMA													
Regions Financial Corporation	Bank	17	18.68	1,843,588	20.37	1,843,588	20.37	1,843,588	20.37	1,843,588	20.37	1,843,588	20.37
Banco Bilbao Vizcaya Argentaria, SA	Bank	7	7.69	1,594,868	17.62	1,594,868	17.62	1,594,868	17.62	1,594,868	17.62	1,594,868	17.62
Synovus Financial Corp.	Bank	3	3.30	963,457	10.64	963,457	10.64	963,457	10.64	963,457	10.64	963,457	10.64
ServisFirst Bancshares, Inc.	Bank	2	2.20	906,182	10.01	906,182	10.01	906,182	10.01	906,182	10.01	906,182	10.01
Wells Fargo & Company	Bank	8	8.79	823,361	9.10	823,361	9.10	823,361	9.10	823,361	9.10	823,361	9.10
River Financial Corporation	Bank	6	6.59	666,097	7.36	666,097	7.36	666,097	7.36	666,097	7.36	666,097	7.36
Valley National Bancorp	Bank	6	6.59	545,162	6.02	545,162	6.02	545,162	6.02	545,162	6.02	545,162	6.02
Truist Financial Corporation	Bank	7	7.69	381,550	4.22	381,550	4.22	381,550	4.22	381,550	4.22	381,550	4.22
Central Alabama Bancshares, Inc.	Bank	5	5.49	344,099	3.80	344,099	3.80	344,099	3.80	344,099	3.80	344,099	3.80
Trustmark Corporation	Bank	5	5.49	221,695	2.45	221,695	2.45	221,695	2.45	221,695	2.45	221,695	2.45
USAL Bancorp, Inc.	Bank	3	3.30	170,517	1.88	170,517	1.88	170,517	1.88	170,517	1.88	170,517	1.88
PNC Financial Services Group, Inc.	Bank	5	5.49	150,681	1.66	150,681	1.66	150,681	1.66	150,681	1.66	150,681	1.66
Renasant Corporation	Bank	2	2.20	115,564	1.28	115,564	1.28	115,564	1.28	115,564	1.28	115,564	1.28
Hancock Whitney Corporation	Bank	2	2.20	73,464	0.81	73,464	0.81	73,464	0.81	73,464	0.81	73,464	0.81
Cadence Bancorporation	Bank	1	1.10	70,675	0.78	70,675	0.78	70,675	0.78	70,675	0.78	70,675	0.78
CBS Banc-Corp.	Bank	1	1.10	60,469	0.67	60,469	0.67	60,469	0.67	60,469	0.67	60,469	0.67
MetroCity Bankshares, Inc.	Bank	1	1.10	35,250	0.39	35,250	0.39	35,250	0.39	35,250	0.39	35,250	0.39
Hope Bancorp, Inc.	Bank	1	1.10	34,247	0.38	34,247	0.38	34,247	0.38	34,247	0.38	34,247	0.38
Liberty Financial Services, Inc.	Bank	1	1.10	29,587	0.33	29,587	0.33	29,587	0.33	29,587	0.33	29,587	0.33
Woodforest Financial Group, Inc.	Bank	6	6.59	11,193	0.12	11,193	0.12	11,193	0.12	11,193	0.12	11,193	0.12
Merchants and Farmers Bancshares, Inc.	Bank	1	1.10	10,458	0.12	10,458	0.12	10,458	0.12	10,458	0.12	10,458	0.12
Thrivent Trust Co.	Thrift	1	1.10	-	-	-	-	-	-	-	-	-	-
Total		91	100.00	9,052,164	100.00	9,052,164	100.00	9,052,164	100.00	9,052,164	100.00	9,052,164	100.00
PNC Financial Services Group, Inc.	Bank	5	5.49	150,681	1.66	150,681	1.66	150,681	1.66	150,681	1.66	150,681	1.66
Banco Bilbao Vizcaya Argentaria, SA	Bank	7	7.69	1,594,868	17.62	1,594,868	17.62	1,594,868	17.62	1,594,868	17.62	1,594,868	17.62
Post Merger		12	13.19	1,745,549	19.28	1,745,549	19.28	1,745,549	19.28	1,745,549	19.28	1,745,549	19.28
Pre-merger HHI		810.3		1,160.2		1,160.2		1,160.2		1,160.2		1,160.2	
Change		84.5		58.7		58.7		58.7		58.7		58.7	
Post-merger HHI		894.8		1,218.8		1,218.8		1,218.8		1,218.8		1,218.8	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls			2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share				
Ocala, FL RMA													
Truist Financial Corporation	Bank	12	18.46	1,249,620	21.07	1,249,620	21.25	1,249,620	21.07	1,249,620	21.07	1,249,620	21.07
Bank of America Corporation	Bank	5	7.69	939,791	15.84	939,791	15.98	939,791	15.84	939,791	15.84	939,791	15.84
Wells Fargo & Company	Bank	8	12.31	830,956	14.01	830,956	14.13	830,956	14.01	830,956	14.01	830,956	14.01
Banco Bilbao Vizcaya Argentaria, SA	Bank	3	4.62	775,904	13.08	775,904	13.19	775,904	13.08	775,904	13.08	775,904	13.08
Regions Financial Corporation	Bank	11	16.92	696,601	11.74	696,601	11.84	696,601	11.74	696,601	11.74	696,601	11.74
South State Corporation	Bank	5	7.69	476,418	8.03	476,418	8.10	476,418	8.03	476,418	8.03	476,418	8.03
Bank OZK	Bank	1	1.54	179,425	3.02	179,425	3.05	179,425	3.02	179,425	3.02	179,425	3.02
Renasant Corporation	Bank	3	4.62	168,956	2.85	168,956	2.87	168,956	2.85	168,956	2.85	168,956	2.85
JPMorgan Chase & Co.	Bank	5	7.69	142,849	2.41	142,849	2.43	142,849	2.41	142,849	2.41	142,849	2.41
Ameris Bancorp	Bank	2	3.08	136,392	2.30	136,392	2.32	136,392	2.30	136,392	2.30	136,392	2.30
First Federal Bancorp, MHC	Thrift	3	4.62	100,518	1.69	50,259	0.85	100,518	1.69	100,518	1.69	100,518	1.69
Toronto-Dominion Bank	Bank	1	1.54	96,019	1.62	96,019	1.63	96,019	1.62	96,019	1.62	96,019	1.62
PNC Financial Services Group, Inc.	Bank	1	1.54	32,487	0.55	32,487	0.55	32,487	0.55	32,487	0.55	32,487	0.55
Drummond Banking Company	Bank	1	1.54	31,087	0.52	31,087	0.53	31,087	0.52	31,087	0.52	31,087	0.52
PBD Holdings, LLC	Bank	1	1.54	25,512	0.43	25,512	0.43	25,512	0.43	25,512	0.43	25,512	0.43
Villages Bancorporation, Inc.	Bank	1	1.54	23,780	0.40	23,780	0.40	23,780	0.40	23,780	0.40	23,780	0.40
Mainstreet Community Bank of Florida	Bank	1	1.54	14,097	0.24	14,097	0.24	14,097	0.24	14,097	0.24	14,097	0.24
Axiom Bancshares, Inc.	Bank	1	1.54	11,592	0.20	11,592	0.20	11,592	0.20	11,592	0.20	11,592	0.20
Total		65	100.00	5,932,004	100.00	5,881,745	100.00	5,932,004	100.00	5,932,004	100.00	5,932,004	100.00
PNC Financial Services Group, Inc.	Bank	1	1.54	32,487	0.55	32,487	0.55	32,487	0.55	32,487	0.55	32,487	0.55
Banco Bilbao Vizcaya Argentaria, SA	Bank	3	4.62	775,904	13.08	775,904	13.19	775,904	13.08	775,904	13.08	775,904	13.08
Post Merger		4	6.15	808,391	13.63	808,391	13.74	808,391	13.63	808,391	13.63	808,391	13.63
Pre-merger HHI		1,048.5		1,299.3		1,319.4		1,299.3		1,299.3		1,299.3	
Change		14.2		14.3		14.6		14.3		14.3		14.3	
Post-merger HHI		1,062.7		1,313.6		1,334.0		1,313.6		1,313.6		1,313.6	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total		SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share				
<u>Tuscaloosa, AL RMA</u>													
Regions Financial Corporation	Bank	8	16.67	803,060	20.03	803,060	20.29	803,060	20.29	803,060	20.56	803,060	20.56
Bryant Bank	Bank	4	8.33	772,589	19.27	772,589	19.52	772,589	19.52	772,589	19.78	772,589	19.78
Synovus Financial Corp.	Bank	4	8.33	474,886	11.84	474,886	12.00	474,886	12.00	474,886	12.16	474,886	12.16
SmartFinancial, Inc.	Bank	3	6.25	353,576	8.82	353,576	8.93	353,576	8.93	353,576	9.05	353,576	9.05
Cadence Bancorporation	Bank	2	4.17	299,434	7.47	299,434	7.56	299,434	7.56	299,434	7.66	299,434	7.66
Wells Fargo & Company	Bank	4	8.33	267,018	6.66	267,018	6.75	267,018	6.75	267,018	6.83	267,018	6.83
BankFirst Capital Corporation	Bank	2	4.17	228,327	5.69	228,327	5.77	228,327	5.77	228,327	5.84	228,327	5.84
Banco Bilbao Vizcaya Argentaria, SA	Bank	3	6.25	227,083	5.66	227,083	5.74	227,083	5.74	227,083	5.81	227,083	5.81
PNC Financial Services Group, Inc.	Bank	3	6.25	160,918	4.01	160,918	4.07	160,918	4.07	160,918	4.12	160,918	4.12
Southeastern Financial, Inc.	Thrift	3	6.25	103,348	2.58	51,674	1.31	51,674	1.31	-	-	-	-
West Alabama Capital Corp.	Bank	2	4.17	90,462	2.26	90,462	2.29	90,462	2.29	90,462	2.32	90,462	2.32
RBC, Inc.	Bank	2	4.17	65,462	1.63	65,462	1.65	65,462	1.65	65,462	1.68	65,462	1.68
Truist Financial Corporation	Bank	1	2.08	59,817	1.49	59,817	1.51	59,817	1.51	59,817	1.53	59,817	1.53
Renasant Corporation	Bank	1	2.08	54,505	1.36	54,505	1.38	54,505	1.38	54,505	1.40	54,505	1.40
First US Bancshares, Inc.	Bank	2	4.17	19,825	0.49	19,825	0.50	19,825	0.50	19,825	0.51	19,825	0.51
First State Holding Corp.	Bank	1	2.08	14,830	0.37	14,830	0.37	14,830	0.37	14,830	0.38	14,830	0.38
Trustmark Corporation	Bank	1	2.08	11,426	0.28	11,426	0.29	11,426	0.29	11,426	0.29	11,426	0.29
Woodforest Financial Group, Inc.	Bank	2	4.17	3,418	0.09	3,418	0.09	3,418	0.09	3,418	0.09	3,418	0.09
Total		48	100.00	4,009,984	100.00	3,958,310	100.00	3,958,310	100.00	3,906,636	100.00	3,906,636	100.00
PNC Financial Services Group, Inc.	Bank	3	6.25	160,918	4.01	160,918	4.07	160,918	4.07	160,918	4.12	160,918	4.12
Banco Bilbao Vizcaya Argentaria, SA	Bank	3	6.25	227,083	5.66	227,083	5.74	227,083	5.74	227,083	5.81	227,083	5.81
Post Merger		6	12.50	388,001	9.68	388,001	9.80	388,001	9.80	388,001	9.93	388,001	9.93
Pre-merger HHI		763.9		1,189.9		1,216.0		1,216.0		1,246.7		1,246.7	
Change		78.1		45.5		46.6		46.6		47.9		47.9	
Post-merger HHI		842.0		1,235.3		1,262.7		1,262.7		1,294.6		1,294.6	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share	
				Deposits	Share	Weighted 50%	Share	Weighted 50%					Share
<u>Baldwin County, AL Outside Mobile RMA</u>													
Regions Financial Corporation	Bank	6	13.33	755,988	27.24	755,988	27.24	755,988	27.24	755,988	27.24	755,988	27.24
Home BancShares, Inc.	Bank	4	8.89	407,744	14.69	407,744	14.69	407,744	14.69	407,744	14.69	407,744	14.69
Wells Fargo & Company	Bank	4	8.89	244,699	8.82	244,699	8.82	244,699	8.82	244,699	8.82	244,699	8.82
First Bancshares, Inc.	Bank	4	8.89	239,557	8.63	239,557	8.63	239,557	8.63	239,557	8.63	239,557	8.63
United Bancorporation of Alabama, Inc.	Bank	8	17.78	233,795	8.42	233,795	8.42	233,795	8.42	233,795	8.42	233,795	8.42
PNC Financial Services Group, Inc.	Bank	4	8.89	210,049	7.57	210,049	7.57	210,049	7.57	210,049	7.57	210,049	7.57
Truist Financial Corporation	Bank	2	4.44	149,253	5.38	149,253	5.38	149,253	5.38	149,253	5.38	149,253	5.38
South State Corporation	Bank	1	2.22	142,733	5.14	142,733	5.14	142,733	5.14	142,733	5.14	142,733	5.14
Bryant Bank	Bank	2	4.44	84,805	3.06	84,805	3.06	84,805	3.06	84,805	3.06	84,805	3.06
Citizens' Capital Corporation	Bank	2	4.44	84,431	3.04	84,431	3.04	84,431	3.04	84,431	3.04	84,431	3.04
Hancock Whitney Corporation	Bank	1	2.22	59,894	2.16	59,894	2.16	59,894	2.16	59,894	2.16	59,894	2.16
Banco Bilbao Vizcaya Argentaria, SA	Bank	1	2.22	42,316	1.52	42,316	1.52	42,316	1.52	42,316	1.52	42,316	1.52
Merchants & Marine Bancorp, Inc.	Bank	1	2.22	40,862	1.47	40,862	1.47	40,862	1.47	40,862	1.47	40,862	1.47
Trustmark Corporation	Bank	1	2.22	39,633	1.43	39,633	1.43	39,633	1.43	39,633	1.43	39,633	1.43
BancorpSouth Bank	Bank	1	2.22	21,170	0.76	21,170	0.76	21,170	0.76	21,170	0.76	21,170	0.76
First Cahawba Bank	Bank	1	2.22	16,399	0.59	16,399	0.59	16,399	0.59	16,399	0.59	16,399	0.59
Woodforest Financial Group, Inc.	Bank	2	4.44	2,158	0.08	2,158	0.08	2,158	0.08	2,158	0.08	2,158	0.08
Total		45	100.00	2,775,486	100.00	2,775,486	100.00	2,775,486	100.00	2,775,486	100.00	2,775,486	100.00
PNC Financial Services Group, Inc.	Bank	4	8.89	210,049	7.57	210,049	7.57	210,049	7.57	210,049	7.57	210,049	7.57
Banco Bilbao Vizcaya Argentaria, SA	Bank	1	2.22	42,316	1.52	42,316	1.52	42,316	1.52	42,316	1.52	42,316	1.52
Post Merger		5	11.11	252,365	9.09	252,365	9.09	252,365	9.09	252,365	9.09	252,365	9.09
Pre-merger HHI		923.5		1,324.3		1,324.3		1,324.3		1,324.3		1,324.3	
Change		39.5		23.1		23.1		23.1		23.1		23.1	
Post-merger HHI		963.0		1,347.3		1,347.3		1,347.3		1,347.3		1,347.3	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

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** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		Share	2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%					
<u>Limestone County, AL Outside Huntsville RMA</u>													
Regions Financial Corporation	Bank	2	11.76	244,784	27.20	244,784	27.20	244,784	27.20	244,784	27.20	244,784	27.20
First Pulaski National Corporation	Bank	2	11.76	194,381	21.60	194,381	21.60	194,381	21.60	194,381	21.60	194,381	21.60
BanIndependent Incorporated	Bank	2	11.76	126,272	14.03	126,272	14.03	126,272	14.03	126,272	14.03	126,272	14.03
Trustmark Corporation	Bank	3	17.65	115,099	12.79	115,099	12.79	115,099	12.79	115,099	12.79	115,099	12.79
Banco Bilbao Vizcaya Argentaria, SA	Bank	2	11.76	107,205	11.91	107,205	11.91	107,205	11.91	107,205	11.91	107,205	11.91
PNC Financial Services Group, Inc.	Bank	1	5.88	59,167	6.58	59,167	6.58	59,167	6.58	59,167	6.58	59,167	6.58
First Metro Bancorp	Bank	1	5.88	28,651	3.18	28,651	3.18	28,651	3.18	28,651	3.18	28,651	3.18
Citizens B & T Holdings, Inc.	Bank	1	5.88	13,800	1.53	13,800	1.53	13,800	1.53	13,800	1.53	13,800	1.53
BOLC Corp.	Bank	1	5.88	6,746	0.75	6,746	0.75	6,746	0.75	6,746	0.75	6,746	0.75
First State Holding Corp.	Bank	1	5.88	2,105	0.23	2,105	0.23	2,105	0.23	2,105	0.23	2,105	0.23
Woodforest Financial Group, Inc.	Bank	1	5.88	1,594	0.18	1,594	0.18	1,594	0.18	1,594	0.18	1,594	0.18
Total		17	100.00	899,804	100.00	899,804	100.00	899,804	100.00	899,804	100.00	899,804	100.00
PNC Financial Services Group, Inc.	Bank	1	5.88	59,167	6.58	59,167	6.58	59,167	6.58	59,167	6.58	59,167	6.58
Banco Bilbao Vizcaya Argentaria, SA	Bank	2	11.76	107,205	11.91	107,205	11.91	107,205	11.91	107,205	11.91	107,205	11.91
Post Merger		3	17.65	166,372	18.49	166,372	18.49	166,372	18.49	166,372	18.49	166,372	18.49
Pre-merger HHI		1,072.7		1,765.6		1,765.6		1,765.6		1,765.6		1,765.6	
Change		138.4		156.7		156.7		156.7		156.7		156.7	
Post-merger HHI		1,211.1		1,922.3		1,922.3		1,922.3		1,922.3		1,922.3	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

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** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		Share	2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%					
Fort Worth, TX Fed Banking Market													
Charles Schwab Corporation (EXCLUDED)	Thrift	-	-	-	-	-	-	-	-	-	-	-	-
JPMorgan Chase & Co.	Bank	59	11.15	13,039,825	22.01	13,039,825	22.57	13,039,825	22.18	13,039,825	22.36	13,039,825	22.36
Wells Fargo & Company	Bank	66	12.48	8,414,288	14.20	8,414,288	14.57	8,414,288	14.31	8,414,288	14.43	8,414,288	14.43
Bank of America Corporation	Bank	36	6.81	6,693,150	11.30	6,693,150	11.59	6,693,150	11.39	6,693,150	11.48	6,693,150	11.48
Cullen/Frost Bankers, Inc.	Bank	24	4.54	5,864,568	9.90	5,864,568	10.15	5,864,568	9.98	5,864,568	10.05	5,864,568	10.05
Banco Bilbao Vizcaya Argentaria, SA	Bank	37	6.99	3,582,441	6.05	3,582,441	6.20	3,582,441	6.09	3,582,441	6.14	3,582,441	6.14
First Financial Bankshares, Inc.	Bank	19	3.59	1,590,560	2.68	1,590,560	2.75	1,590,560	2.71	1,590,560	2.73	1,590,560	2.73
Pinnacle Bancorp, Inc.	Bank	21	3.97	1,466,436	2.48	1,466,436	2.54	1,466,436	2.49	1,466,436	2.51	1,466,436	2.51
Texas Exchange Bank, SSB	SB	2	0.38	1,230,447	2.08	615,224	1.07	1,230,447	2.09	1,230,447	2.11	1,230,447	2.11
Hilltop Holdings Inc.	Bank	8	1.51	1,212,453	2.05	1,212,453	2.10	1,212,453	2.06	1,212,453	2.08	1,212,453	2.08
Simmons First National Corporation	Bank	13	2.46	1,125,144	1.90	1,125,144	1.95	1,125,144	1.91	1,125,144	1.93	1,125,144	1.93
BOK Financial Corporation	Bank	6	1.13	988,790	1.67	988,790	1.71	988,790	1.68	988,790	1.70	988,790	1.70
Southside Bancshares, Inc.	Bank	12	2.27	935,491	1.58	935,491	1.62	935,491	1.59	935,491	1.60	935,491	1.60
Colonial Holding Company	Thrift	7	1.32	916,360	1.55	458,180	0.79	458,180	0.78	-	-	-	-
First Command Financial Services, Inc.	Thrift	1	0.19	808,671	1.37	404,336	0.70	808,671	1.38	808,671	1.39	808,671	1.39
BancAffiliated, Inc.	Bank	3	0.57	717,094	1.21	717,094	1.24	717,094	1.22	717,094	1.23	717,094	1.23
Capital One Financial Corporation	Bank	4	0.76	615,622	1.04	615,622	1.07	615,622	1.05	615,622	1.06	615,622	1.06
Prosperity Bancshares, Inc.	Bank	15	2.84	570,788	0.96	570,788	0.99	570,788	0.97	570,788	0.98	570,788	0.98
Olney Bancshares of Texas, Inc.	Bank	3	0.57	522,800	0.88	522,800	0.91	522,800	0.89	522,800	0.90	522,800	0.90
Veritex Holdings, Inc.	Bank	8	1.51	497,093	0.84	497,093	0.86	497,093	0.85	497,093	0.85	497,093	0.85
Independent Bank Group, Inc.	Bank	5	0.95	467,220	0.79	467,220	0.81	467,220	0.79	467,220	0.80	467,220	0.80
Truist Financial Corporation	Bank	10	1.89	436,915	0.74	436,915	0.76	436,915	0.74	436,915	0.75	436,915	0.75
A.N.B. Holding Company, Ltd.	Bank	4	0.76	396,394	0.67	396,394	0.69	396,394	0.67	396,394	0.68	396,394	0.68
Texas Banc Financial Corporation	Bank	2	0.38	390,423	0.66	390,423	0.68	390,423	0.66	390,423	0.67	390,423	0.67
Comerica Incorporated	Bank	9	1.70	346,741	0.59	346,741	0.60	346,741	0.59	346,741	0.59	346,741	0.59
First Baird Bancshares, Inc.	Bank	5	0.95	346,107	0.58	346,107	0.60	346,107	0.59	346,107	0.59	346,107	0.59
Worthington National Bank	Bank	4	0.76	339,031	0.57	339,031	0.59	339,031	0.58	339,031	0.58	339,031	0.58
Origin Bancorp, Inc.	Bank	3	0.57	334,223	0.56	334,223	0.58	334,223	0.57	334,223	0.57	334,223	0.57
UMB Financial Corporation	Bank	1	0.19	325,394	0.55	325,394	0.56	325,394	0.55	325,394	0.56	325,394	0.56
Regions Financial Corporation	Bank	6	1.13	322,860	0.54	322,860	0.56	322,860	0.55	322,860	0.55	322,860	0.55
Texas Capital Bancshares, Inc.	Bank	1	0.19	321,589	0.54	321,589	0.56	321,589	0.55	321,589	0.55	321,589	0.55
Trinity Bank, N.A.	Bank	1	0.19	311,092	0.53	311,092	0.54	311,092	0.53	311,092	0.53	311,092	0.53
Horizon Bankshares, Inc.	Bank	4	0.76	308,839	0.52	308,839	0.53	308,839	0.53	308,839	0.53	308,839	0.53
D2 Alliances, LLC	Bank	4	0.76	255,516	0.43	255,516	0.44	255,516	0.43	255,516	0.44	255,516	0.44
Wichita Falls Bancshares, Inc.	Bank	6	1.13	249,369	0.42	249,369	0.43	249,369	0.42	249,369	0.43	249,369	0.43
Greater Southwest Bancshares, Inc.	Bank	5	0.95	220,169	0.37	220,169	0.38	220,169	0.37	220,169	0.38	220,169	0.38
Community Bank Holdings of Texas, Inc.	Bank	4	0.76	210,420	0.36	210,420	0.36	210,420	0.36	210,420	0.36	210,420	0.36
Citadel Bancorp, Inc.	Bank	2	0.38	194,565	0.33	194,565	0.34	194,565	0.33	194,565	0.33	194,565	0.33
Red River Bancorp, Inc.	Bank	2	0.38	189,968	0.32	189,968	0.33	189,968	0.32	189,968	0.33	189,968	0.33
Bank OZK	Bank	3	0.57	183,399	0.31	183,399	0.32	183,399	0.31	183,399	0.31	183,399	0.31
Legend Bancorp, Inc.	Bank	5	0.95	182,292	0.31	182,292	0.32	182,292	0.31	182,292	0.31	182,292	0.31
First Community Bancshares, Inc.	Bank	32	6.05	178,059	0.30	178,059	0.31	178,059	0.30	178,059	0.31	178,059	0.31
First Graham Bancorp, Inc.	Bank	2	0.38	171,572	0.29	171,572	0.30	171,572	0.29	171,572	0.29	171,572	0.29
Providence Bancshares Corporation	Bank	2	0.38	138,001	0.23	138,001	0.24	138,001	0.23	138,001	0.24	138,001	0.24
Happy Bancshares, Inc.	Bank	2	0.38	123,775	0.21	123,775	0.21	123,775	0.21	123,775	0.21	123,775	0.21
Spirit of Texas Bancshares, Inc.	Bank	5	0.95	123,752	0.21	123,752	0.21	123,752	0.21	123,752	0.21	123,752	0.21
Vista Bancshares, Inc.	Bank	1	0.19	117,373	0.20	117,373	0.20	117,373	0.20	117,373	0.20	117,373	0.20
Inwood Bancshares, Inc.	Bank	1	0.19	113,793	0.19	113,793	0.20	113,793	0.19	113,793	0.20	113,793	0.20
Community Bancshares, Inc.	Bank	2	0.38	108,592	0.18	108,592	0.19	108,592	0.18	108,592	0.19	108,592	0.19
Amcorp Financial, Inc.	Bank	2	0.38	79,523	0.13	79,523	0.14	79,523	0.14	79,523	0.14	79,523	0.14

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		2% Test*	Share	2% Test**	Share	
				Deposits	Share	Weighted 50%	Share	Weighted 50%					Share
Fort Worth, TX Fed Banking Market													
Woodforest Financial Group, Inc.	Bank	13	2.46	71,519	0.12	71,519	0.12	71,519	0.12	71,519	0.12	71,519	0.12
Charis Holdings, Inc.	Bank	1	0.19	68,522	0.12	68,522	0.12	68,522	0.12	68,522	0.12	68,522	0.12
First Citizens Bancshares, Inc.	Bank	3	0.57	61,161	0.10	61,161	0.11	61,161	0.10	61,161	0.10	61,161	0.10
Pilot Point Bancorp, Inc.	Bank	1	0.19	58,649	0.10	58,649	0.10	58,649	0.10	58,649	0.10	58,649	0.10
VBT Financial Corporation	Bank	2	0.38	57,454	0.10	57,454	0.10	57,454	0.10	57,454	0.10	57,454	0.10
Riverbend Financial Corporation	Bank	1	0.19	57,055	0.10	57,055	0.10	57,055	0.10	57,055	0.10	57,055	0.10
AmeriBancShares, Inc.	Bank	1	0.19	44,879	0.08	44,879	0.08	44,879	0.08	44,879	0.08	44,879	0.08
LINCO Bancshares, Inc.	Bank	1	0.19	42,309	0.07	42,309	0.07	42,309	0.07	42,309	0.07	42,309	0.07
Captex Bancshares, Inc.	Bank	1	0.19	40,446	0.07	40,446	0.07	40,446	0.07	40,446	0.07	40,446	0.07
MetroCity Bankshares, Inc.	Bank	1	0.19	37,503	0.06	37,503	0.06	37,503	0.06	37,503	0.06	37,503	0.06
Nacogdoches Commercial Bancshares, Inc.	Bank	1	0.19	33,482	0.06	33,482	0.06	33,482	0.06	33,482	0.06	33,482	0.06
Northern Trust Corporation	Bank	1	0.19	31,393	0.05	31,393	0.05	31,393	0.05	31,393	0.05	31,393	0.05
First Guaranty Bancshares, Inc.	Bank	1	0.19	31,062	0.05	31,062	0.05	31,062	0.05	31,062	0.05	31,062	0.05
Hanmi Financial Corporation	Bank	1	0.19	29,001	0.05	29,001	0.05	29,001	0.05	29,001	0.05	29,001	0.05
Valliance Financial Corp.	Bank	1	0.19	28,260	0.05	28,260	0.05	28,260	0.05	28,260	0.05	28,260	0.05
BT Holdings, Inc.	Bank	1	0.19	27,341	0.05	27,341	0.05	27,341	0.05	27,341	0.05	27,341	0.05
Access Bancorp, Inc.	Bank	1	0.19	26,286	0.04	26,286	0.05	26,286	0.04	26,286	0.05	26,286	0.05
PNC Financial Services Group, Inc.	Bank	3	0.57	23,964	0.04	23,964	0.04	23,964	0.04	23,964	0.04	23,964	0.04
Hope Bancorp, Inc.	Bank	1	0.19	23,729	0.04	23,729	0.04	23,729	0.04	23,729	0.04	23,729	0.04
AFNB Holdings, Inc.	Bank	1	0.19	22,416	0.04	22,416	0.04	22,416	0.04	22,416	0.04	22,416	0.04
Pilgrim Bancorporation	Bank	1	0.19	21,828	0.04	21,828	0.04	21,828	0.04	21,828	0.04	21,828	0.04
Herring Bancorp, Inc.	Bank	1	0.19	19,819	0.03	19,819	0.03	19,819	0.03	19,819	0.03	19,819	0.03
First Granbury Bancorporation	Bank	1	0.19	15,292	0.03	15,292	0.03	15,292	0.03	15,292	0.03	15,292	0.03
Cendera Bancorp, Inc.	Bank	1	0.19	14,009	0.02	14,009	0.02	14,009	0.02	14,009	0.02	14,009	0.02
Guaranty Bancshares, Inc.	Bank	1	0.19	13,337	0.02	13,337	0.02	13,337	0.02	13,337	0.02	13,337	0.02
Zions Bancorporation, National Association	Bank	1	0.19	13,144	0.02	13,144	0.02	13,144	0.02	13,144	0.02	13,144	0.02
CIT Group Inc.	Bank	1	0.19	12,233	0.02	12,233	0.02	12,233	0.02	12,233	0.02	12,233	0.02
First Burkburnett Bancshares, Inc.	Bank	1	0.19	10,518	0.02	10,518	0.02	10,518	0.02	10,518	0.02	10,518	0.02
Austin County Bancshares, Inc.	Bank	1	0.19	9,245	0.02	9,245	0.02	9,245	0.02	9,245	0.02	9,245	0.02
R Corp Financial	Bank	1	0.19	9,061	0.02	9,061	0.02	9,061	0.02	9,061	0.02	9,061	0.02
Overton Financial Corporation	Bank	1	0.19	8,778	0.01	8,778	0.02	8,778	0.01	8,778	0.02	8,778	0.02
Lamar Bancorporation, Inc.	Bank	1	0.19	-	-	-	-	-	-	-	-	-	-
Texas Country Bancshares, Inc.	Bank	1	0.19	-	-	-	-	-	-	-	-	-	-
Total		529	100.00	59,242,682	100.00	57,764,943	100.00	58,784,502	100.00	58,326,322	100.00	58,326,322	100.00
PNC Financial Services Group, Inc.	Bank	3	0.57	23,964	0.04	23,964	0.04	23,964	0.04	23,964	0.04	23,964	0.04
Banco Bilbao Vizcaya Argentaria, SA	Bank	37	6.99	3,582,441	6.05	3,582,441	6.20	3,582,441	6.09	3,582,441	6.14	3,582,441	6.14
Post Merger		40	7.56	3,606,405	6.09	3,606,405	6.24	3,606,405	6.13	3,606,405	6.18	3,606,405	6.18
Pre-merger HHI		515.5		994.8		1,039.5		1,008.5		1,023.8		1,023.8	
Change		7.9		0.5		0.5		0.5		0.5		0.5	
Post-merger HHI		523.5		995.2		1,040.1		1,009.0		1,024.3		1,024.3	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Company	Type	Branches	Share	Total	SBs, S&Ls			SBs, S&Ls			2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share					
									2% Thrifts 100%					
Tampa Bay Area, FL Fed Banking Market														
Raymond James Financial, Inc. (EXCLUDED)	Bank	-	-	-	-	-	-	-	-	-	-	-	-	
Bank of America Corporation	Bank	82	12.20	14,052,407	18.57	14,052,407	18.88	14,052,407	18.79	14,052,407	18.94	14,052,407	18.94	
Truist Financial Corporation	Bank	113	16.82	13,300,511	17.57	13,300,511	17.87	13,300,511	17.79	13,300,511	17.92	13,300,511	17.92	
Wells Fargo & Company	Bank	71	10.57	11,728,819	15.50	11,728,819	15.76	11,728,819	15.68	11,728,819	15.80	11,728,819	15.80	
Regions Financial Corporation	Bank	62	9.23	5,289,171	6.99	5,289,171	7.11	5,289,171	7.07	5,289,171	7.13	5,289,171	7.13	
JPMorgan Chase & Co.	Bank	60	8.93	4,682,263	6.19	4,682,263	6.29	4,682,263	6.26	4,682,263	6.31	4,682,263	6.31	
Fifth Third Bancorp	Bank	39	5.80	2,974,274	3.93	2,974,274	4.00	2,974,274	3.98	2,974,274	4.01	2,974,274	4.01	
Valley National Bancorp	Bank	15	2.23	2,904,024	3.84	2,904,024	3.90	2,904,024	3.88	2,904,024	3.91	2,904,024	3.91	
Tampa Bay Banking Company	Bank	10	1.49	2,145,613	2.83	2,145,613	2.88	2,145,613	2.87	2,145,613	2.89	2,145,613	2.89	
Toronto-Dominion Bank	Bank	18	2.68	1,871,332	2.47	1,871,332	2.51	1,871,332	2.50	1,871,332	2.52	1,871,332	2.52	
PNC Financial Services Group, Inc.	Bank	20	2.98	1,708,022	2.26	1,708,022	2.30	1,708,022	2.28	1,708,022	2.30	1,708,022	2.30	
Synovus Financial Corp.	Bank	16	2.38	1,574,794	2.08	1,574,794	2.12	1,574,794	2.11	1,574,794	2.12	1,574,794	2.12	
South State Corporation	Bank	15	2.23	1,193,477	1.58	1,193,477	1.60	1,193,477	1.60	1,193,477	1.61	1,193,477	1.61	
TFS Financial Corporation (MHC)	Thrift	5	0.74	1,073,610	1.42	536,805	0.72	536,805	0.72	-	-	-	-	
Bank OZK	Bank	17	2.53	1,044,327	1.38	1,044,327	1.40	1,044,327	1.40	1,044,327	1.41	1,044,327	1.41	
Home BancShares, Inc.	Bank	10	1.49	849,179	1.12	849,179	1.14	849,179	1.14	849,179	1.14	849,179	1.14	
Hancock Whitney Corporation	Bank	7	1.04	787,738	1.04	787,738	1.06	787,738	1.05	787,738	1.06	787,738	1.06	
Seacoast Banking Corporation of Florida	Bank	5	0.74	730,683	0.97	730,683	0.98	730,683	0.98	730,683	0.98	730,683	0.98	
TIAA Board of Overseers	Thrift	1	0.15	701,629	0.93	350,815	0.47	701,629	0.94	701,629	0.95	701,629	0.95	
BankUnited, Inc.	Bank	8	1.19	654,436	0.86	654,436	0.88	654,436	0.88	654,436	0.88	654,436	0.88	
Cadence Bancorporation	Bank	8	1.19	654,004	0.86	654,004	0.88	654,004	0.87	654,004	0.88	654,004	0.88	
Republic Bancorp, Inc.	Bank	8	1.19	523,335	0.69	523,335	0.70	523,335	0.70	523,335	0.71	523,335	0.71	
First Home Bancorp, Inc.	Bank	5	0.74	494,239	0.65	494,239	0.66	494,239	0.66	494,239	0.67	494,239	0.67	
First Horizon National Corporation	Bank	6	0.89	486,753	0.64	486,753	0.65	486,753	0.65	486,753	0.66	486,753	0.66	
First Citrus Bancorporation, Inc.	Bank	5	0.74	474,690	0.63	474,690	0.64	474,690	0.63	474,690	0.64	474,690	0.64	
Pilot Bancshares, Inc.	Bank	5	0.74	434,003	0.57	434,003	0.58	434,003	0.58	434,003	0.58	434,003	0.58	
Northern Trust Corporation	Bank	2	0.30	390,082	0.52	390,082	0.52	390,082	0.52	390,082	0.53	390,082	0.53	
Banco Bilbao Vizcaya Argentaria, SA	Bank	2	0.30	348,959	0.46	348,959	0.47	348,959	0.47	348,959	0.47	348,959	0.47	
ServisFirst Bancshares, Inc.	Bank	1	0.15	325,407	0.43	325,407	0.44	325,407	0.44	325,407	0.44	325,407	0.44	
First Citizens Bancshares, Inc.	Bank	9	1.34	322,761	0.43	-	-	-	-	-	-	-	-	
TCM Bank, National Association	Bank	1	0.15	205,660	0.27	205,660	0.28	205,660	0.28	205,660	0.28	205,660	0.28	
Adam Bank Group, Inc.	Bank	4	0.60	196,440	0.26	196,440	0.26	196,440	0.26	196,440	0.26	196,440	0.26	
West Florida Bank Corporation	Bank	4	0.60	174,569	0.23	174,569	0.23	174,569	0.23	174,569	0.24	174,569	0.24	
Florida Bancshares, Inc.	Bank	5	0.74	173,939	0.23	173,939	0.23	173,939	0.23	173,939	0.23	173,939	0.23	
Hillsboro Bank	Bank	3	0.45	160,813	0.21	160,813	0.22	160,813	0.22	160,813	0.22	160,813	0.22	
Bank of Montreal	Bank	3	0.45	150,075	0.20	150,075	0.20	150,075	0.20	150,075	0.20	150,075	0.20	
Central Financial Holdings, Inc.	Bank	1	0.15	131,887	0.17	131,887	0.18	131,887	0.18	131,887	0.18	131,887	0.18	
Capital City Bank Group, Inc.	Bank	3	0.45	103,171	0.14	103,171	0.14	103,171	0.14	103,171	0.14	103,171	0.14	
Century Bancshares of Florida, Inc.	Bank	1	0.15	88,525	0.12	88,525	0.12	88,525	0.12	88,525	0.12	88,525	0.12	
TGR Financial, Inc.	Bank	1	0.15	86,813	0.11	86,813	0.12	86,813	0.12	86,813	0.12	86,813	0.12	
United Community Banks, Inc.	Bank	1	0.15	86,480	0.11	86,480	0.12	86,480	0.12	86,480	0.12	86,480	0.12	
Cogent Bancorp, Inc.	Bank	2	0.30	77,341	0.10	77,341	0.10	77,341	0.10	77,341	0.10	77,341	0.10	
Brannen Banks of Florida, Inc.	Bank	2	0.30	73,616	0.10	73,616	0.10	73,616	0.10	73,616	0.10	73,616	0.10	
Beach Bancorp, Inc.	Bank	1	0.15	69,301	0.09	69,301	0.09	69,301	0.09	69,301	0.09	69,301	0.09	
TrustCo Bank Corp NY	Thrift	2	0.30	54,261	0.07	27,131	0.04	27,131	0.04	-	-	-	-	
Stearns Financial Services, Inc.	Bank	1	0.15	26,409	0.03	26,409	0.04	26,409	0.04	26,409	0.04	26,409	0.04	
Florida Capital Group, Inc.	Bank	1	0.15	26,304	0.03	26,304	0.04	26,304	0.04	26,304	0.04	26,304	0.04	
CIT Group Inc.	Bank	1	0.15	25,527	0.03	-	-	-	-	-	-	-	-	
Axiom Bancshares, Inc.	Bank	2	0.30	22,665	0.03	22,665	0.03	22,665	0.03	22,665	0.03	22,665	0.03	
Beal Financial Corporation	Thrift	1	0.15	13,540	0.02	6,770	0.01	13,540	0.02	13,540	0.02	13,540	0.02	

Company	Type	Branches	Share	Total	SBs, S&Ls		SBs, S&Ls		Share	2% Test*	Share	2% Test**	Share
				Deposits	Share	Weighted 50%	Share	Weighted 50%					
<u>Tampa Bay Area, FL Fed Banking Market</u>													
MetroCity Bankshares, Inc.	Bank	1	0.15	8,975	0.01	8,975	0.01	8,975	0.01	8,975	0.01	8,975	0.01
Dickinson Financial Corporation II	Bank	1	0.15	7,514	0.01	7,514	0.01	7,514	0.01	7,514	0.01	7,514	0.01
Bank of Central Florida Holding Company	Bank	1	0.15	5,583	0.01	5,583	0.01	5,583	0.01	5,583	0.01	5,583	0.01
MEMBERS Trust Company	Thrift	1	0.15	500	0.00	250	0.00	250	0.00	-	-	-	-
Bank of New York Mellon Corporation	Bank	1	0.15	-	-	-	-	-	-	-	-	-	-
Canadian Imperial Bank of Commerce	Bank	1	0.15	-	-	-	-	-	-	-	-	-	-
Morgan Stanley	Bank	1	0.15	-	-	-	-	-	-	-	-	-	-
Total		672	100.00	75,690,450	100.00	74,420,392	100.00	74,777,977	100.00	74,213,791	100.00	74,213,791	100.00
PNC Financial Services Group, Inc.	Bank	20	2.98	1,708,022	2.26	1,708,022	2.30	1,708,022	2.28	1,708,022	2.30	1,708,022	2.30
Banco Bilbao Vizcaya Argentaria, SA	Bank	2	0.30	348,959	0.46	348,959	0.47	348,959	0.47	348,959	0.47	348,959	0.47
Post Merger		22	3.27	2,056,981	2.72	2,056,981	2.76	2,056,981	2.75	2,056,981	2.77	2,056,981	2.77
Pre-merger HHI		797.8		1,049.8		1,083.5		1,073.8		1,089.7		1,089.7	
Change		1.8		2.1		2.2		2.1		2.2		2.2	
Post-merger HHI		799.6		1,051.9		1,085.7		1,076.0		1,091.9		1,091.9	
Indicated Divestiture (1800/200)		-		-		-		-		-		-	
Indicated Divestiture (2200/250)		-		-		-		-		-		-	
Indicated Divestiture (35%)		-		-		-		-		-		-	

* 2% Test: No deposits included for thrifts and SBs with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

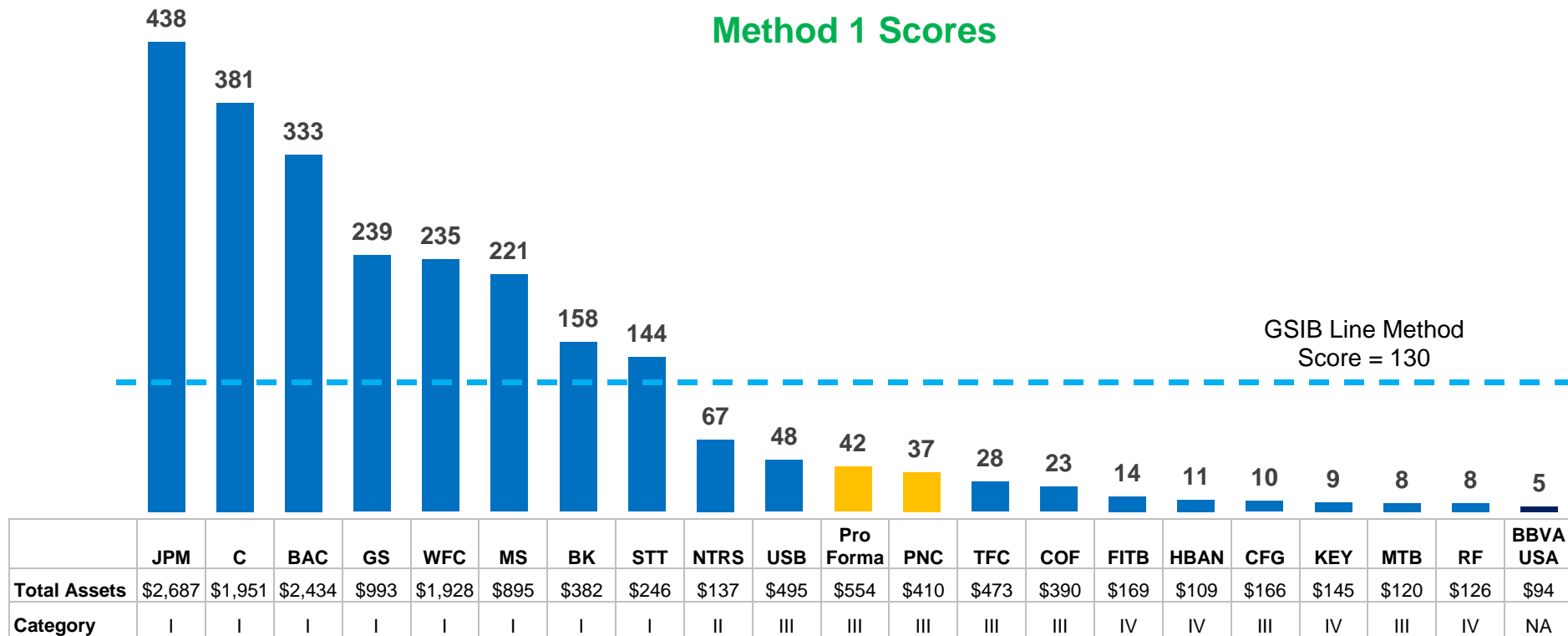
** 2% Test: No deposits included for all institutions with less than 2% commercial & industrial loans to total assets ratio as of 6/30/2020.

Public Exhibit 19

Financial Stability Risk Information

Financial Stability Factors – GSIB Score

PNC’s Systemic Footprint Would Increase Only Marginally



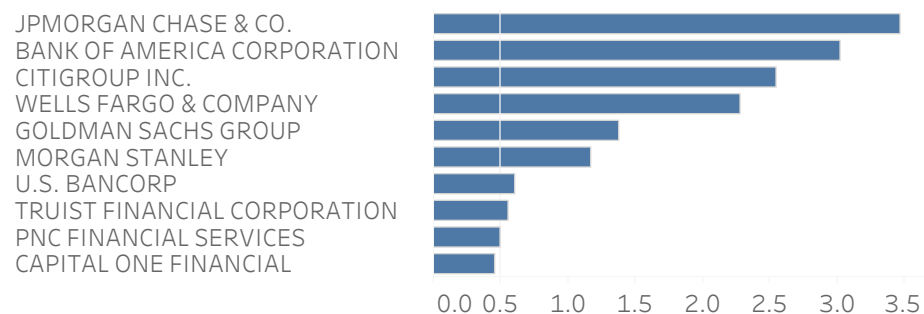
Note: M1 score is calculated using data as of Q4 2019. Total assets as of Q4 2019.

2019 Systemic Risk Indicators (millions of USD)

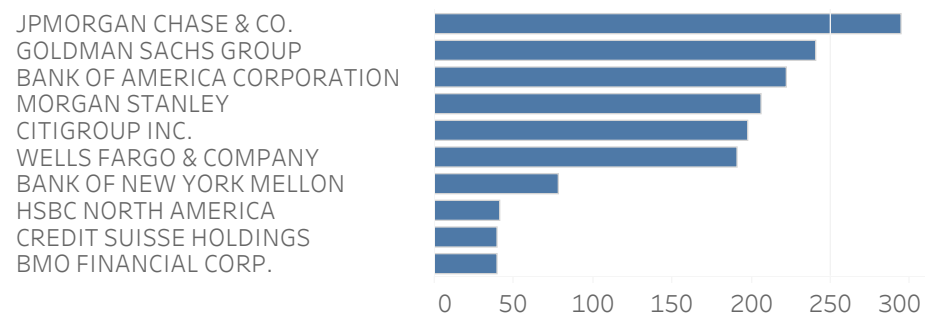
	Size	Interconnectedness			Substitutability			Complexity			Cross-Jurisdictional Activity	
	RISKY832	RISKM362	RISKM370	RISKM376	RISKM390	RISKM405	RISKM408	RISKM411	RISK255	RISKG506	RISKM422	RISKM426
	Total Exposures	Intra-Financial System Assets	Intra-Financial System Liabilities	Securities Outstanding	Payments	Assets Under Custody	Underwriting	OTC Derivatives	Trading and AFS Securities	Level 3 Assets	Cross-Jurisdictional Claims	Cross-Jurisdictional Liabilities
ALLY FINANCIAL INC.	\$184,572	\$4,208	\$5,325	\$92,907	\$106,491	\$0	\$0	\$32,489	\$8,654	\$55	\$822	\$292
AMERICAN EXPRESS COMPANY	\$227,391	\$8,075	\$10,310	\$173,284	\$134,922	\$0	\$0	\$58,966	\$734	\$0	\$39,239	\$16,054
BANK OF AMERICA CORPORATION	\$3,022,538	\$222,277	\$128,203	\$643,675	\$114,115,300	\$3,141,250	\$514,564	\$28,806,431	\$171,523	\$10,331	\$427,410	\$284,557
BANK OF NEW YORK MELLON	\$381,924	\$78,304	\$251,614	\$83,221	\$169,137,769	\$29,435,000	\$12,753	\$1,110,794	\$31,395	\$0	\$113,341	\$170,973
BARCLAYS US LLC	\$209,396	\$30,615	\$17,249	\$13,423	\$40,647,118	\$32,346	\$130,042	\$320,739	\$5,716	\$262	\$66,490	\$42,190
BBVA USA BANCSHARES, INC.	\$105,520	\$635	\$3,824	\$15,580	\$527,420	\$3,181	\$6,199	\$51,662	\$274	\$165	\$1,835	\$2,819
BMO FINANCIAL CORP.	\$203,925	\$39,341	\$26,355	\$36,151	\$5,072,708	\$297,582	\$24,762	\$58,201	\$4,470	\$426	\$5,797	\$5,346
BNP PARIBAS USA, INC.	\$152,248	\$9,216	\$8,756	\$10,093	\$12,890,266	\$8,179	\$45,489	\$118,734	\$2,154	\$170	\$11,238	\$29,330
CAPITAL ONE FINANCIAL	\$450,627	\$30,797	\$3,126	\$127,501	\$897,964	\$0	\$3,941	\$252,838	\$8,670	\$585	\$11,249	\$1,057
CHARLES SCHWAB	\$288,105	\$16,027	\$241	\$71,573	\$165,774	\$4,020,645	\$0	\$2,194	\$18,775	\$0	\$6,835	\$6,338
CITIGROUP INC.	\$2,547,470	\$197,511	\$246,342	\$586,749	\$158,500,249	\$16,079,844	\$487,657	\$35,479,796	\$104,946	\$7,937	\$959,940	\$936,361
CITIZENS FINANCIAL GROUP, INC.	\$194,175	\$4,451	\$4,243	\$46,138	\$1,682,732	\$3,020	\$4,784	\$190,897	\$2,471	\$884	\$2,522	\$559
CREDIT SUISSE HOLDINGS	\$138,516	\$39,776	\$59,449	\$1,276	\$50,494,039	\$137,975	\$171,575	\$322,882	\$26,154	\$2,283	\$45,631	\$18,254
DB USA CORPORATION	\$152,016	\$30,149	\$30,204	\$31	\$73,487,411	\$94,296	\$94,038	\$34,012	\$4,479	\$197	\$49,547	\$10,382
DISCOVER FINANCIAL SERVICES	\$134,750	\$7,034	\$8	\$86,389	\$381,220	\$0	\$0	\$15,255	\$59		\$91	\$12
DWS USA CORPORATION	\$2,126	\$354	\$0	\$112	\$2,338	\$0	\$0	\$0	\$215	\$214	\$212	\$174
FIFTH THIRD BANCORP	\$204,605	\$5,202	\$5,641	\$46,470	\$3,188,350	\$324,056	\$8,073	\$123,425	\$9,286	\$1,194	\$3,549	\$502
GOLDMAN SACHS GROUP	\$1,380,742	\$240,449	\$73,599	\$404,167	\$12,704,943	\$1,188,047	\$313,749	\$34,080,979	\$110,932	\$23,664	\$419,711	\$318,699
HSBC NORTH AMERICA	\$334,389	\$41,496	\$44,846	\$51,914	\$42,125,238	\$377,940	\$41,230	\$6,940,398	\$23,470	\$954	\$44,153	\$0
HUNTINGTON BANCSHARES	\$121,412	\$3,242	\$2,558	\$30,291	\$1,027,495	\$121,534	\$5,425	\$62,433	\$5,282	\$3,091	\$922	\$0
JPMORGAN CHASE & CO.	\$3,470,462	\$294,964	\$394,868	\$836,929	\$337,494,277	\$26,900,881	\$515,959	\$43,557,937	\$218,670	\$13,543	\$652,024	\$614,831
KEYCORP	\$178,784	\$4,060	\$2,810	\$43,867	\$1,161,043	\$83,557	\$11,060	\$124,539	\$2,845	\$57	\$1,626	\$7
M&T BANK CORPORATION	\$135,905	\$3,287	\$21,453	\$33,794	\$2,061,895	\$97,781	\$743	\$106,839	\$980	\$12	\$383	\$45
MORGAN STANLEY	\$1,165,049	\$206,481	\$46,282	\$323,105	\$14,270,623	\$2,103,157	\$330,687	\$31,706,441	\$157,972	\$13,856	\$333,876	\$304,020
MUFG AMERICAS HOLDINGS	\$197,417	\$19,514	\$12,079	\$25,527	\$2,916,907	\$151,377	\$53,944	\$235,822	\$8,584	\$1,455	\$7,408	\$5,776
NORTHERN TRUST CORPORATION	\$134,304	\$33,743	\$18,099	\$29,405	\$46,663,048	\$9,233,500	\$0	\$310,601	\$13,524	\$0	\$40,848	\$71,085
PNC FINANCIAL SERVICES	\$491,132	\$31,613	\$22,809	\$129,507	\$4,409,849	\$95,734	\$26,518	\$430,988	\$19,817	\$5,394	\$9,302	\$4,109
RBC US GROUP HOLDINGS LLC	\$156,592	\$28,169	\$31,422	\$1,438	\$8,134,763	\$427,165	\$110,152	\$17,741	\$10,557	\$189	\$7,153	\$18,285
REGIONS FINANCIAL CORPORATION	\$152,509	\$4,519	\$2,032	\$29,639	\$721,797	\$23,609	\$4,329	\$142,767	\$4,344	\$360	\$764	\$438
SANTANDER HOLDINGS USA, INC.	\$160,585	\$2,719	\$14,182	\$49,031	\$281,465	\$42	\$13,510	\$59,514	\$879	\$282	\$2,684	\$5,544
STATE STREET CORPORATION	\$257,123	\$36,238	\$209,531	\$46,146	\$78,561,073	\$26,194,528	\$0	\$1,563,032	\$16,281	\$2,755	\$80,191	\$113,840
SYNCHRONY FINANCIAL	\$146,886	\$1,408	\$9,848	\$84,530	\$124,396	\$0	\$0	\$0	\$2,581	\$46	\$192	\$49
TD GROUP US HOLDINGS LLC	\$441,722	\$18,149	\$13,361	\$11,526	\$8,941,810	\$9,636	\$63,855	\$251,019	\$47,233	\$33	\$40,191	\$2,310
TRUIST FINANCIAL CORPORATION	\$556,266	\$6,028	\$7,020	\$148,979	\$1,233,367	\$117,000	\$9,191	\$279,398	\$6,021	\$3,460	\$3,108	\$2,318
U.S. BANCORP	\$606,081	\$18,128	\$10,747	\$170,203	\$9,732,671	\$1,661,826	\$31,160	\$571,820	\$18,076	\$3,736	\$11,937	\$48,232
UBS AMERICAS HOLDING LLC	\$174,887	\$10,742	\$25,598	\$626	\$535,408	\$514,274	\$20,342	\$30,344	\$3,973	\$1,928	\$8,462	\$13
WELLS FARGO & COMPANY	\$2,276,275	\$191,465	\$177,565	\$549,535	\$47,279,191	\$3,535,064	\$215,516	\$12,256,738	\$128,677	\$24,296	\$171,078	\$94,502

Top 10 U.S. Banks by Indicator

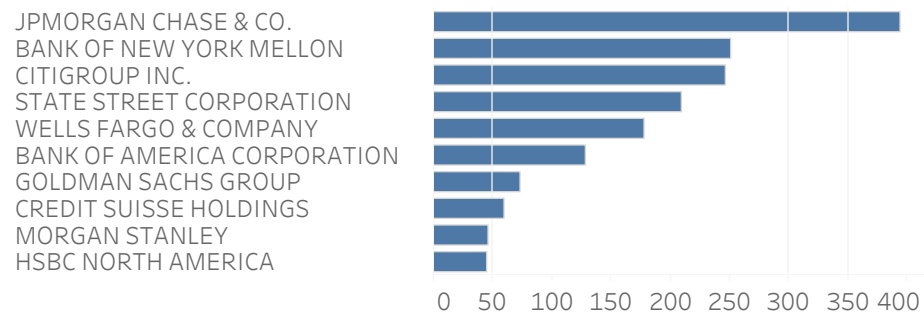
Total Exposures (trillions of USD)



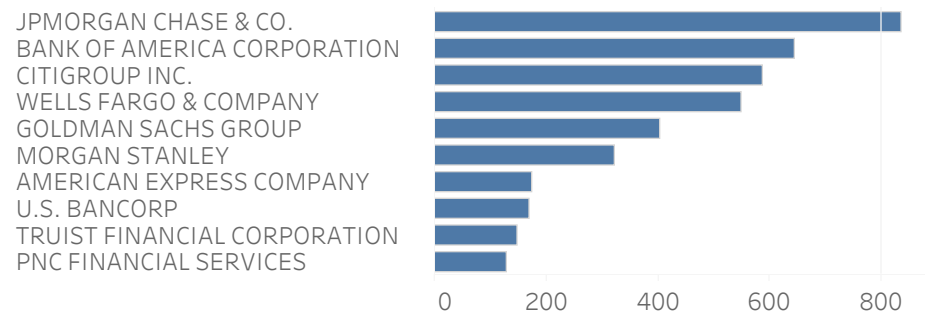
Intra-Financial Assets (billions of USD)



Intra-Financial Liabilities (billions of USD)

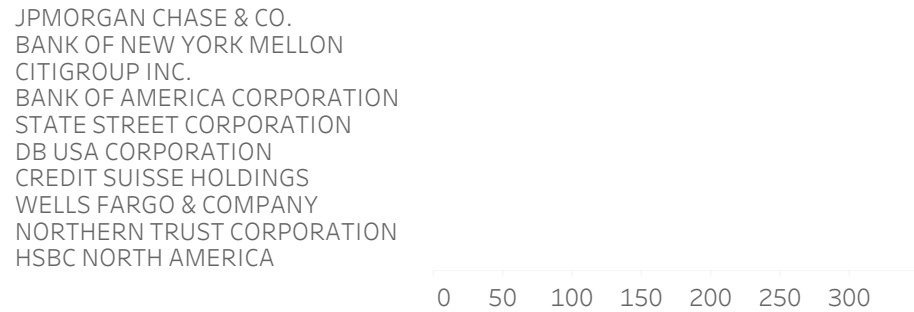


Securities Outstanding (billions of USD)

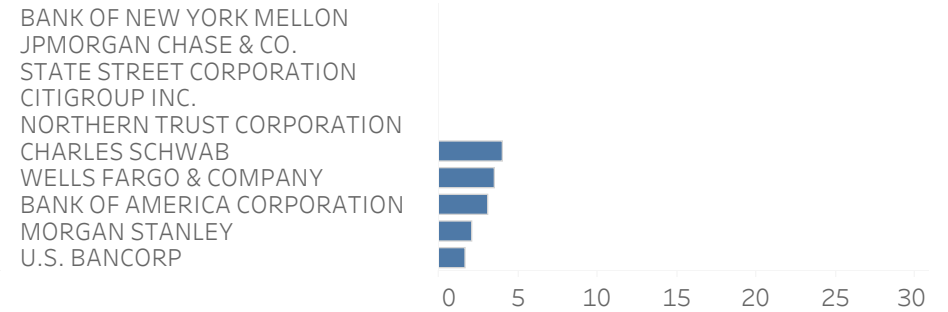


Top 10 U.S. Banks by Indicator (continued)

Payments (trillions of USD)



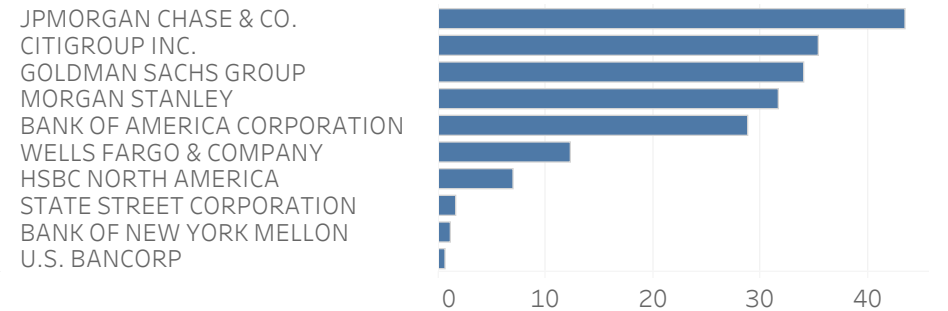
Assets Under Custody (trillions of USD)



Underwriting (billions of USD)



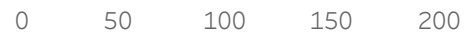
OTC Derivatives (trillions of USD)



Top 10 U.S. Banks by Indicator (continued)

Trading and AFS Securities (billions of USD)

JPMORGAN CHASE & CO.
 BANK OF AMERICA CORPORATION
 MORGAN STANLEY
 WELLS FARGO & COMPANY
 GOLDMAN SACHS GROUP
 CITIGROUP INC.
 TD GROUP US HOLDINGS LLC
 BANK OF NEW YORK MELLON
 CREDIT SUISSE HOLDINGS
 HSBC NORTH AMERICA



Level 3 Assets (billions of USD)

WELLS FARGO & COMPANY
 GOLDMAN SACHS GROUP
 MORGAN STANLEY
 JPMORGAN CHASE & CO.
 BANK OF AMERICA CORPORATION
 CITIGROUP INC.
 PNC FINANCIAL SERVICES
 U.S. BANCORP
 TRUIST FINANCIAL CORPORATION
 HUNTINGTON BANCSHARES



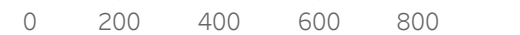
Cross-Jurisdictional Claims (billions of USD)

CITIGROUP INC.
 JPMORGAN CHASE & CO.
 BANK OF AMERICA CORPORATION
 GOLDMAN SACHS GROUP
 MORGAN STANLEY
 WELLS FARGO & COMPANY
 BANK OF NEW YORK MELLON
 STATE STREET CORPORATION
 BARCLAYS US LLC
 DB USA CORPORATION



Cross-Jurisdictional Liabilities (billions of USD)

CITIGROUP INC.
 JPMORGAN CHASE & CO.
 GOLDMAN SACHS GROUP
 MORGAN STANLEY
 BANK OF AMERICA CORPORATION
 BANK OF NEW YORK MELLON
 STATE STREET CORPORATION
 WELLS FARGO & COMPANY
 NORTHERN TRUST CORPORATION
 U.S. BANCORP



Public Exhibit 20

PNC and BBVA Bancshares FR Y-15 Systemic Risk Reports

Board of Governors of the Federal Reserve System



Systemic Risk Report—FR Y-15

Report at the close of business as of the last calendar day of the quarter.

This Report is required by law: Section 5 of the Bank Holding Company Act of 1956; section 10(b) of the Homeowners' Loan Act; and section 8 of the International Banking Act of 1978.

The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

NOTE: Each banking organization's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the *Systemic Risk Report*. The *Systemic Risk Report* is to be prepared in accordance with instructions provided by the Federal Reserve System. The *Systemic Risk Report* must be signed and attested by the Chief Financial Officer (CFO) of the reporting banking organization (or by the individual performing this equivalent function). For foreign banking organizations, the *Systemic Risk Report* must be signed and attested by an authorized officer of the foreign banking organization.

Date of Report: **September 30, 2020**
Month / Day / Year (RISK 9999)

I, the undersigned CFO (or equivalent/authorized officer) of the named banking organization, attest that the *Systemic Risk Report* (including the supporting schedules) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and is true and correct to the best of my knowledge and belief.

Robert Q. Reilly

PNC FINANCIAL SERVICES GROUP, INC., THE

Printed Name of Chief Financial Officer (or Equivalent/Authorized Officer) (RISK C490)

Legal Title of Holding Company or Foreign Banking Organization (RSSD 9017)

300 FIFTH AVENUE

(Mailing Address of the Holding Company or Foreign Banking Organization)
Street / PO Box (RSSD 9028)

Signature of Chief Financial Officer (or Equivalent/Authorized Officer) (RISK H321)

PITTSBURGH

PA

15222

City (RSSD 9130)

State (RSSD 9200)

Zip Code (RSSD 9220)

11/19/2020

Date of Signature (MM/DD/YYYY) (RISK J196)

Person to whom questions about this report should be directed:

Myra Melanson - VP, PNC Regulatory Reporting

Name / Title (RISK 8901)

412-762-3878

Area Code / Phone Number (RISK 8902)

412-705-1501

Area Code / FAX Number (RISK 9116)

myra.melanson@pnc.com

E-mail Address of Contact (RISK 4086)

Banking organizations must maintain in their files a manually signed and attested printout of the data submitted.

The ongoing public reporting burden for this information collection is estimated to average 405 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0352), Washington, DC 20503.

Schedule A—Size Indicator

		U.S. Dollar Amounts in Thousands		RISK	Amount		
Total Exposures							
1. Derivative exposures:							
a.	Current exposure of derivative contracts	M337	6,431,846			1.a.	
b.	Potential future exposure (PFE) of derivative contracts	M339	1,609,613			1.b.	
c.	Gross-up for derivatives collateral	Y822	0			1.c.	
d.	Effective notional amount of written credit derivatives	M340	0			1.d.	
e.	Cash variation margin included as an on-balance sheet receivable	Y823	0			1.e.	
f.	Exempted central counterparty legs of client-cleared transactions included in items 1(a) and 1(b)	Y824	0			1.f.	
g.	Effective notional amount offsets and PFE adjustments for sold credit protection	Y825	0			1.g.	
h.	Total derivative exposures (sum of items 1.a. through 1.d, minus the sum of items 1.e through 1.g)	Y826	8,041,459			1.h.	
2. Securities financing transaction (SFT) exposures:							
a.	Gross SFT assets	M334	1,464,568			2.a.	
b.	Counterparty credit risk exposure for SFTs	N507	11,210			2.b.	
c.	SFT indemnification and other agent-related exposures	Y827	0			2.c.	
d.	Gross value of offsetting cash payables	Y828	0			2.d.	
e.	Total SFT exposures (sum of items 2.a through 2.c, minus item 2.d)	Y829	1,475,778			2.e.	
3. Other on-balance sheet exposures:							
a.	Other on-balance sheet assets	Y830	445,978,220			3.a.	
b.	Regulatory adjustments	M349	9,222,015			3.b.	
4. Other off-balance sheet exposures:							
a.	Gross notional amount of items subject to a 0% credit conversion factor (CCF)	M342	50,689,710			4.a.	
b.	Gross notional amount of items subject to a 20% CCF	M718	30,100,875			4.b.	
c.	Gross notional amount of items subject to a 50% CCF	M346	108,540,077			4.c.	
d.	Gross notional amount of items subject to a 100% CCF	M347	22,396,478			4.d.	
e.	Credit exposure equivalent of other off-balance sheet items (sum of 0.1 times item 4.a, 0.2 times item 4.b, 0.5 times item 4.c, and item 4.d)	Y831	87,755,663			4.e.	
5.	Total exposures prior to regulatory deductions (sum of items 1.h, 2.e, 3.a, and 4.e)	Y832	543,251,120			5.	
6. Does item 5 represent an average value over the reporting period? (Enter "1" for Yes; enter "0" for No.) ...							
		0=No	RISK	1=Yes	FC52	1	6.

Memoranda

		U.S. Dollar Amounts in Thousands		RISK	Amount	
1.	Securities received as collateral in securities lending	M335	0			M.1.
2.	Cash collateral received in conduit securities lending transactions	M336	0			M.2.
3.	Credit derivatives sold net of related credit protection bought	M341	7,095,000			M.3.
4.	Total consolidated assets	2170	458,592,936			M.4.
5.	Total off-balance sheet exposures (item 5 minus M.4.)	KW01	84,658,184			M.5.
6.	Total nonbank assets	KY47	7,835,958			M.6.

Schedule B—Interconnectedness Indicators

		U.S. Dollar Amounts in Thousands		RISK	Amount	
Intra-Financial System Assets						
1. Funds deposited with or lent to other financial institutions						
a.	Certificates of deposit	M351	17,239,000			1.
		M355	9,000			1.a.
2.	Unused portion of committed lines extended to other financial institutions	J458	9,900,389			2.
3. Holdings of securities issued by other financial institutions:						
a.	Secured debt securities	M352	18,000			3.a.
b.	Senior unsecured debt securities	M353	577,000			3.b.
c.	Subordinated debt securities	M354	40,000			3.c.
d.	Commercial paper	M345	0			3.d.

Schedule B—Continued

U.S. Dollar Amounts in Thousands

	RISK	Amount	
Intra-Financial System Assets—Continued			
e. Equity securities	M356	40,000	3.e.
f. Offsetting short positions in relation to the specific equity securities included in item 3.e	M357	0	3.f.
4. Net positive current exposure of securities financing transactions (SFTs) with other financial institutions ..	M358	16,000	4.
5. Over-the-counter (OTC) derivative contracts with other financial institutions that have a net positive fair value:			
a. Net positive fair value	M359	245,000	5.a.
b. Potential future exposure	M360	365,000	5.b.
6. Total intra-financial system assets (sum of items 1, 2 through 3.e, 4, 5.a, and 5.b, minus item 3.f) ...	M362	28,440,389	6.
Intra-Financial System Liabilities			
7. Deposits due to other financial institutions:			
a. Deposits due to depository institutions	M363	1,417,000	7.a.
b. Deposits due to non-depository financial institutions	M364	18,051,000	7.b.
8. Borrowings obtained from other financial institutions	Y833	1,000	8.
9. Unused portion of committed lines obtained from other financial institutions	M365	0	9.
10. Net negative current exposure of SFTs with other financial institutions	M366	2,000	10.
11. OTC derivative contracts with other financial institutions that have a net negative fair value:			
a. Net negative fair value	M367	134,000	11.a.
b. Potential future exposure	M368	461,000	11.b.
12. Total intra-financial system liabilities (sum of items 7.a through 11.b)	M370	20,066,000	12.
Securities Outstanding			
13. Secured debt securities	M371	0	13.
14. Senior unsecured debt securities	M372	26,839,000	14.
15. Subordinated debt securities	M373	6,464,832	15.
16. Commercial paper	2309	0	16.
17. Certificates of deposit	M374	18,955,000	17.
18. Common equity	M375	46,568,000	18.
19. Preferred shares and other forms of subordinated funding not captured in item 15	N509	3,682,561	19.
20. Total securities outstanding (sum of items 13 through 19)	M376	102,509,393	20.

Memoranda

U.S. Dollar Amounts in Thousands

	RISK	Amount	
1. Standby letters of credit extended to other financial institutions	Y834	127,000	M.1.

Schedule C—Substitutability Indicators

U.S. Dollar Amounts in Thousands

	RISK	Amount	
Payments Activity			
1. Payments made in the last four quarters:			
a. Australian dollars (AUD)	M377	7,535,000	1.a.
b. Brazilian real (BRL)	M378	0	1.b.
c. Canadian dollars (CAD)	M379	28,860,000	1.c.
d. Swiss francs (CHF)	M380	2,909,000	1.d.
e. Chinese yuan (CNY)	M381	2,711,000	1.e.
f. Euros (EUR)	M382	38,353,000	1.f.
g. British pounds (GBP)	M383	22,114,000	1.g.
h. Hong Kong dollars (HKD)	M384	525,000	1.h.
i. Indian rupee (INR)	M385	72,000	1.i.
j. Japanese yen (JPY)	M386	5,497,000	1.j.
k. Mexican pesos (MXN)	Y835	5,040,000	1.k.
l. Swedish krona (SEK)	M387	3,501,000	1.l.
m. United States dollars (USD)	M388	4,050,135,000	1.m.
2. Payments activity (sum of items 1.a through 1.m)	M390	4,167,252,000	2.

Schedule C—Continued

U.S. Dollar Amounts in Thousands

	RISK	Amount	
Assets Under Custody			
3. Assets held as a custodian on behalf of customers	M405	102,047,227	3.
Underwritten Transactions in Debt and Equity Markets			
4. Equity underwriting activity	M406	1,197,000	4.
5. Debt underwriting activity	M407	40,377,000	5.
6. Total underwriting activity (sum of items 4 and 5)	M408	41,574,000	6.

Memoranda

U.S. Dollar Amounts in Thousands

	RISK	Amount	
1. New Zealand dollars (NZD)	Y836	1,019,000	M.1.
2. Russian rubles (RUB)	Y837	427,000	M.2.
3. Payments made in the last four quarters in all other currencies	M389	6,569,000	M.3.
4. Unsecured settlement/clearing lines provided	M436	173,327,000	M.4.
5. Securities traded in the last four quarters:			M.5.
a. Securities issued by public sector entities	KW46	39,619,510	M.5.a.
b. Other fixed income securities	KW48	17,901,014	M.5.b.
c. Listed equities	KW50	3,270,918	M.5.c.
d. Other securities	KW52	0	M.5.d.
6. Trading volume (sum of items M.5.a through M.5.d)	KY51	60,791,442	M.6.

Schedule D—Complexity Indicators

U.S. Dollar Amounts in Thousands

	RISK	Amount	
Notional Amount of Over-the-Counter (OTC) Derivative Contracts			
1. OTC derivative contracts cleared through a central counterparty	M409	294,389,000	1.
2. OTC derivative contracts settled bilaterally	M410	165,288,000	2.
3. Total notional amount of OTC derivative contracts (sum of items 1 and 2)	M411	459,677,000	3.
Trading and Available-for-Sale (AFS) Securities			
4. Trading securities	M412	1,721,119	4.
5. AFS securities	1773	89,746,776	5.
6. Equity securities with readily determinable fair values not held for trading	JA22	690,923	6.
7. Total trading, AFS and equity securities with readily determinable fair values not held for trading (sum of items 4, 5, and 6)	M414	92,158,818	7.
8. Trading, AFS and equity securities with readily determinable fair values not held for trading that meet the definition of level 1 liquid assets	N510	26,941,000	8.
9. Trading, AFS and equity securities with readily determinable fair values not held for trading that meet the definition of level 2 liquid assets, with haircuts	N511	41,855,000	9.
10. Total adjusted trading, AFS and equity securities with readily determinable fair values not held for trading (item 7 minus items 8 and 9)	N255	23,362,818	10.
Level 3 Assets			
11. Assets valued for accounting purposes using Level 3 measurement inputs	G506	5,019,377	11.

Memoranda

U.S. Dollar Amounts in Thousands

	RISK	Amount	
1. Held-to-maturity securities	1754	1,438,169	M.1.

Schedule E—Cross-Jurisdictional Activity Indicators

U.S. Dollar Amounts in Thousands		RISK	Amount	
Cross-Jurisdictional Claims				
1. Foreign claims on an ultimate-risk basis	M422		9,373,000	1.
Cross-Jurisdictional Liabilities				
2. Foreign liabilities (excluding local liabilities in local currency)	M423		11,294,000	2.
a. Any foreign liabilities to related offices included in item 2.	M424		8,033,000	2.a.
3. Local liabilities in local currency	M425		276,000	3.
4. Total cross-jurisdictional liabilities (sum of items 2 and 3, minus item 2.a)	M426		3,537,000	4.
5. Cross-jurisdictional activity (sum of items 1 and 4)	KY49		12,910,000	5.

Memoranda

U.S. Dollar Amounts in Thousands		RISK	Amount	
1. Foreign derivative claims on an ultimate-risk basis	KW54		98,000	M.1.
2. Total cross-jurisdictional claims (sum of items 1 and M.1)	KW55		9,471,000	M.2.
3. Foreign derivative liabilities on an immediate-counterparty basis	KW56		51,000	M.3.
4. Consolidated foreign liabilities on an immediate-counterparty basis excluding derivative liabilities	KW57		11,635,000	M.4.
5. Total cross-jurisdictional liabilities, including derivatives (sum of items M.3 and M.4)	KY50		11,686,000	M.5.

Schedule F—Ancillary Indicators

U.S. Dollar Amounts in Thousands		RISK	Amount	
Ancillary Indicators				
1. Total liabilities	2948		408,604,687	1.
2. Retail funding	M427		197,192,341	2.
3. Total gross revenue	M430		13,641,885	3.
4. Total net revenue	M428		12,433,199	4.
5. Foreign net revenue	M429		121,000	5.
6. Gross value of cash provided and gross fair value of securities provided in securities financing transactions (SFTs)	M432		746,000	6.
7. Gross value of cash received and gross fair value of securities received in SFTs	M433		732,000	7.
8. Gross positive fair value of over-the-counter (OTC) derivative contracts	M434		7,341,000	8.
9. Gross negative fair value of OTC derivative contracts	M435		2,677,000	9.
		Number in Single Units	RISK	
10. Number of jurisdictions		M437	9	10.

Schedule G—Short-Term Wholesale Funding Indicator

U.S. Dollar Amounts in Thousands		(Column A) Remaining Maturity of 30 Days or Less		(Column B) Remaining Maturity of 31 to 90 Days		(Column C) Remaining Maturity of 91 to 180 Days		(Column D) Remaining Maturity of 181 to 365 Days		
		RISK	Amount	RISK	Amount	RISK	Amount	RISK	Amount	
Short-term Wholesale Funding										
1. First tier:										
a. Funding secured by level 1 liquid assets	Y838	938,628	Y839	0	Y840	0	Y841	0		1.a.
b. Retail brokered deposits and sweeps	Y842	6,857,217	Y843	58,070	Y844	0	Y845	0		1.b.
c. Unsecured wholesale funding obtained outside of the financial sector ...	Y846	45,730,708	Y847	288,212	Y848	268,523	Y849	436,763		1.c.
d. Firm short positions involving level 2B liquid assets or non-HQLA	Y850	0	Y851	0	Y852	0	Y853	0		1.d.
e. Total first tier short-term wholesale funding (sum of items 1.a through 1.d) ..	Y854	53,526,553	Y855	346,282	Y856	268,523	Y857	436,763		1.e.
2. Second tier:										
a. Funding secured by level 2A liquid assets	Y858	12,219,490	Y859	42,294	Y860	99	Y861	117		2.a.
b. Covered asset exchanges (level 1 to level 2A)	Y862	0	Y863	0	Y864	0	Y865	0		2.b.
c. Total second tier short-term wholesale funding (sum of items 2.a. and 2.b) ..	Y866	12,219,490	Y867	42,294	Y868	99	Y869	117		2.c.
3. Third tier:										
a. Funding secured by level 2B liquid assets	Y870	0	Y871	0	Y872	0	Y873	0		3.a.
b. Other covered asset exchanges	Y874	0	Y875	0	Y876	0	Y877	0		3.b.
c. Unsecured wholesale funding obtained within the financial sector	Y878	5,853,610	Y879	882,656	Y880	1,658,708	Y881	2,723,832		3.c.
d. Total third tier short-term wholesale funding (sum of items 3.a through 3.c) ..	Y882	5,853,610	Y883	882,656	Y884	1,658,708	Y885	2,723,832		3.d.
4. All other components of short-term wholesale funding	Y886	2,974,063	Y887	1,683,333	Y888	2,384,583	Y889	3,750,000		4.
5. Total short-term wholesale funding, by maturity (weighted sum of items 1.e, 2.c, 3.d, and 4)	Y890	26,855,654	Y891	1,749,029	Y892	1,606,978	Y893	1,209,883		5.
U.S. Dollar Amounts in Thousands										
6. Total short-term wholesale funding (sum of item 5, Columns A through D)	Y894	31,421,544								6.
7. Average risk-weighted assets	Y895	334,569,559								7.
RISK Percentage										
8. Short-term wholesale funding metric (item 6 divided by item 7)	Y896	9.39								8.

Schedule H—FBO Size Indicator

U.S. Dollar Amounts in Thousands	(Column A) U.S. Intermediate Holding Company		(Column B) Combined U.S. Operations		
	RISI	Amount	RISO	Amount	
	Total Exposures				
1. Derivative exposures:					
a. Current exposure of derivative contracts	M337		M337		1.a.
b. Potential future exposure (PFE) of derivative contracts	M339		M339		1.b.
c. Gross-up for derivatives collateral.....	Y822		Y822		1.c.
d. Effective notional amount of written credit derivatives	M340		M340		1.d.
e. Cash variation margin included as an on-balance sheet receivable	Y823		Y823		1.e.
f. Exempted central counterparty legs of client-cleared transactions included in items 1(a) and 1(b).....	Y824		Y824		1.f.
g. Effective notional amount offsets and PFE adjustments for sold credit protection	Y825		Y825		1.g.
h. Total derivative exposures (sum of items 1.a. through 1.d, minus the sum of items 1.e through 1.g).....	Y826		Y826		1.h.
2. Securities financing transaction (SFT) exposures:					
a. Gross SFT assets	M334		M334		2.a.
b. Counterparty credit risk exposure for SFTs.....	N507		N507		2.b.
c. SFT indemnification and other agent-related exposures	Y827		Y827		2.c.
d. Gross value of offsetting cash payables.....	Y828		Y828		2.d.
e. Total SFT exposures (sum of items 2.a through 2.c, minus item 2.d)	Y829		Y829		2.e.
3. Other on-balance sheet exposures:					
a. Other on-balance sheet assets	Y830		Y830		3.a.
b. Regulatory adjustments.....	M349		M349		3.b.
4. Other off-balance sheet exposures:					
a. Gross notional amount of items subject to a 0% credit conversion factor (CCF).....	M342		M342		4.a.
b. Gross notional amount of items subject to a 20% CCF.....	M718		M718		4.b.
c. Gross notional amount of items subject to a 50% CCF.....	M346		M346		4.c.
d. Gross notional amount of items subject to a 100% CCF	M347		M347		4.d.
e. Credit exposure equivalent of other off-balance sheet items (sum of 0.1 times item 4.a, 0.2 times item 4.b, 0.5 times item 4.c, and item 4.d).....	Y831		Y831		4.e.
5. Total exposures prior to regulatory deductions (sum of items 1.h, 2.e, 3.a, and 4.e)	Y832		Y832		5.
6. Does item 5 represent an average value over the reporting period? (Enter "1" for Yes; enter "0" for No.).....	0=No 1=Yes	RISI FC52	0=No 1=Yes	RISO FC52	6.

U.S. Dollar Amounts in Thousands	(Column A) U.S. Intermediate Holding Company		(Column B) Combined U.S. Operations		
	RISI	Amount	RISO	Amount	
	Memoranda				
1. Securities received as collateral in securities lending	M335		M335		M.1.
2. Cash collateral received in conduit securities lending transactions.....	M336		M336		M.2.
3. Credit derivatives sold net of related credit protection bought	M341		M341		M.3.
4. Total assets	2170		2170		M.4.
5. Total off-balance sheet exposures (item 5 minus M.4.).....	KW01		KW01		M.5.
6. Total nonbank assets.....	KY47		KY47		M.6.

Schedule I—FBO Interconnectedness Indicators

	(Column A) U.S. Intermediate Holding Company		(Column B) Combined U.S. Operations		
	RISI	Amount	RISO	Amount	
U.S. Dollar Amounts in Thousands					
Intra-Financial System Assets					
1. Funds deposited with or lent to other financial institutions	M351		M351		1.
a. Certificates of deposit	M355		M355		1.a.
2. Unused portion of committed lines extended to other financial institutions ..	J458		J458		2.
3. Holdings of securities issued by other financial institutions:					
a. Secured debt securities	M352		M352		3.a.
b. Senior unsecured debt securities	M353		M353		3.b.
c. Subordinated debt securities	M354		M354		3.c.
d. Commercial paper	M345		M345		3.d.
e. Equity securities	M356		M356		3.e.
f. Offsetting short positions in relation to the specific equity securities included in item 3.e	M357		M357		3.f.
4. Net positive current exposure of securities financing transactions (SFTs) with other financial institutions	M358		M358		4.
5. Over-the-counter (OTC) derivative contracts with other financial institutions that have a net positive fair value:					
a. Net positive fair value	M359		M359		5.a.
b. Potential future exposure	M360		M360		5.b.
6. Total intra-financial system assets (sum of items 1, 2 through 3.e, 4, 5.a, and 5.b, minus item 3.f)	M362		M362		6.
Intra-Financial System Liabilities					
7. Deposits due to other financial institutions:					
a. Deposits due to depository institutions	M363		M363		7.a.
b. Deposits due to non-depository financial institutions	M364		M364		7.b.
8. Borrowings obtained from other financial institutions	Y833		Y833		8.
9. Unused portion of committed lines obtained from other financial institutions ..	M365		M365		9.
10. Net negative current exposure of SFTs with other financial institutions	M366		M366		10.
11. OTC derivative contracts with other financial institutions that have a net negative fair value:					
a. Net negative fair value	M367		M367		11.a.
b. Potential future exposure	M368		M368		11.b.
12. Total intra-financial system liabilities (sum of items 7.a through 11.b)	M370		M370		12.
Securities Outstanding					
13. Secured debt securities	M371		M371		13.
14. Senior unsecured debt securities	M372		M372		14.
15. Subordinated debt securities	M373		M373		15.
16. Commercial paper	2309		2309		16.
17. Certificates of deposit	M374		M374		17.
18. Common equity	M375		M375		18.
19. Preferred shares and other forms of subordinated funding not captured in item 15	N509		N509		19.
20. Total securities outstanding (sum of items 13 through 19)	M376		M376		20.

Memoranda

	U.S. Dollar Amounts in Thousands				
	RISI	Amount	RISO	Amount	
1. Standby letters of credit extended to other financial institutions	Y834		Y834		M.1.

Schedule J—FBO Substitutability Indicators

	U.S. Dollar Amounts in Thousands				
	(Column A) U.S. Intermediate Holding Company		(Column B) Combined U.S. Operations		
	RISI	Amount	RISO	Amount	
Payments Activity					
1. Payments made in the last four quarters:					
a. Australian dollars (AUD)	M377		M377		1.a.
b. Brazilian real (BRL)	M378		M378		1.b.
c. Canadian dollars (CAD)	M379		M379		1.c.
d. Swiss francs (CHF)	M380		M380		1.d.
e. Chinese yuan (CNY)	M381		M381		1.e.
f. Euros (EUR)	M382		M382		1.f.
g. British pounds (GBP)	M383		M383		1.g.
h. Hong Kong dollars (HKD)	M384		M384		1.h.
i. Indian rupee (INR)	M385		M385		1.i.
j. Japanese yen (JPY)	M386		M386		1.j.
k. Mexican pesos (MXN)	Y835		Y835		1.k.
l. Swedish krona (SEK)	M387		M387		1.l.
m. United States dollars (USD)	M388		M388		1.m.
2. Payments activity (sum of items 1.a through 1.m)	M390		M390		2.
Assets Under Custody					
3. Assets held as a custodian on behalf of customers	M405		M405		3.
Underwritten Transactions in Debt and Equity Markets					
4. Equity underwriting activity	M406		M406		4.
5. Debt underwriting activity	M407		M407		5.
6. Total underwriting activity (sum of items 4 and 5)	M408		M408		6.

Memoranda

	U.S. Dollar Amounts in Thousands				
	RISI	Amount	RISO	Amount	
1. New Zealand dollars (NZD)	Y836		Y836		M.1.
2. Russian rubles (RUB)	Y837		Y837		M.2.
3. Payments made in the last four quarters in all other currencies	M389		M389		M.3.
4. Unsecured settlement/clearing lines provided	M436		M436		M.4.
5. Securities traded in the last four quarters:					
a. Securities issued by public sector entities	KW46		KW46		M.5.a.
b. Other fixed income securities	KW48		KW48		M.5.b.
c. Listed equities	KW50		KW50		M.5.c.
d. Other securities	KW52		KW52		M.5.d.
6. Trading volume (sum of items M.5.a through M.5.d)	KY51		KY51		M.6.

Schedule K—FBO Complexity Indicators

U.S. Dollar Amounts in Thousands	(Column A) U.S. Intermediate Holding Company		(Column B) Combined U.S. Operations		
	RISI	Amount	RISO	Amount	
Notional Amount of Over-the-Counter (OTC) Derivative Contracts					
1. OTC derivative contracts cleared through a central counterparty	M409		M409		1.
2. OTC derivative contracts settled bilaterally	M410		M410		2.
3. Total notional amount of OTC derivative contracts (sum of items 1 and 2) ..	M411		M411		3.
Trading and Available-for-Sale (AFS) Securities					
4. Trading securities	M412		M412		4.
5. AFS securities	1773		1773		5.
6. Equity securities with readily determinable fair values not held for trading	JA22		JA22		6.
7. Total trading, AFS and equity securities with readily determinable fair values not held for trading (sum of items 4, 5, and 6)	M414		M414		7.
8. Trading, AFS and equity securities with readily determinable fair values not held for trading that meet the definition of level 1 liquid assets	N510		N510		8.
9. Trading, AFS and equity securities with readily determinable fair values not held for trading that meet the definition of level 2 liquid assets, with haircuts	N511		N511		9.
10. Total adjusted trading, AFS and equity securities with readily determinable fair values not held for trading (item 7 minus items 8 and 9)	N255		N255		10.
Level 3 Assets					
11. Assets valued for accounting purposes using Level 3 measurement inputs	G506		G506		11.

Memoranda

U.S. Dollar Amounts in Thousands	RISI	Amount	RISO	Amount	
1. Held-to-maturity securities	1754		1754		M.1.

Schedule L—FBO Cross-Jurisdictional Activity Indicators

U.S. Dollar Amounts in Thousands	(Column A) U.S. Intermediate Holding Company		(Column B) Combined U.S. Operations		
	RISI	Amount	RISO	Amount	
Cross-Jurisdictional Claims					
1. Foreign claims on an ultimate-risk basis	M422		M422		1.
a. Adjusted foreign claims on an ultimate-risk basis	LA95		LA95		1.a.
Cross-Jurisdictional Liabilities					
2. Foreign liabilities (excluding local liabilities in local currency)	M423		M423		2.
a. Any foreign liabilities to foreign offices included in item 2	M424		M424		2.a.
3. Local liabilities in local currency	M425		M425		3.
4. Total cross-jurisdictional liabilities (sum of items 2 and 3, minus item 2.a) ..	M426		M426		4.
5. Cross-jurisdictional activity (sum of items 1(a) and 4)	KY49		KY49		5.

Memoranda

U.S. Dollar Amounts in Thousands	RISI	Amount	RISO	Amount	
1. Foreign derivative claims on an ultimate-risk basis	KW54		KW54		M.1.
2. Total cross-jurisdictional claims (sum of items 1 and M.1)	KW55		KW55		M.2.
3. Foreign derivative liabilities on an immediate-counterparty basis	KW56		KW56		M.3.
4. Consolidated foreign liabilities on an immediate-counterparty basis excluding derivative liabilities	KW57		KW57		M.4.
5. Total cross-jurisdictional liabilities, including derivatives (sum of items M.3 and M.4)	KY50		KY50		M.5.

Schedule M—FBO Ancillary Indicators

U.S. Dollar Amounts in Thousands	(Column A) U.S. Intermediate Holding Company		(Column B) Combined U.S. Operations			
	RISI	Amount	RISO	Amount		
	Ancillary Indicators					
1. Total liabilities.....	2948		2948		1.	
2. Retail funding.....	M427		M427		2.	
3. Total gross revenue.....	M430		M430		3.	
4. Total net revenue.....	M428		M428		4.	
5. Foreign net revenue.....	M429		M429		5.	
6. Gross value of cash provided and gross fair value of securities provided in securities financing transactions (SFTs).....	M432		M432		6.	
7. Gross value of cash received and gross fair value of securities received in SFTs.....	M433		M433		7.	
8. Gross positive fair value of over-the-counter (OTC) derivative contracts ...	M434		M434		8.	
9. Gross negative fair value of OTC derivative contracts.....	M435		M435		9.	
	Number in Single Units		RISI		RISO	
10. Number of jurisdictions.....			M437		M437	10.

Schedule N—FBO Short-Term Wholesale Funding Indicator

Part I

U.S. Dollar Amounts in Thousands	Remaining Maturity of 30 Days or Less				Remaining Maturity of 31 to 90 Days				
	(Column A)		(Column B)		(Column C)		(Column D)		
	RISI	Amount	RISO	Amount	RISI	Amount	RISO	Amount	
Short-term Wholesale Funding									
1. First tier:									
a. Funding secured by level 1 liquid assets	Y838		Y838		Y839		Y839		1.a.
b. Retail brokered deposits and sweeps	Y842		Y842		Y843		Y843		1.b.
c. Unsecured wholesale funding obtained outside of the financial sector ...	Y846		Y846		Y847		Y847		1.c.
d. Firm short positions involving level 2B liquid assets or non-HQLA	Y850		Y850		Y851		Y851		1.d.
e. Total first tier short-term wholesale funding (sum of items 1.a through 1.d)..	Y854		Y854		Y855		Y855		1.e.
2. Second tier:									
a. Funding secured by level 2A liquid assets	Y858		Y858		Y859		Y859		2.a.
b. Covered asset exchanges (level 1 to level 2A)	Y862		Y862		Y863		Y863		2.b.
c. Total second tier short-term wholesale funding (sum of items 2.a. and 2.b)..	Y866		Y866		Y867		Y867		2.c.
3. Third tier:									
a. Funding secured by level 2B liquid assets	Y870		Y870		Y871		Y871		3.a.
b. Other covered asset exchanges	Y874		Y874		Y875		Y875		3.b.
c. Unsecured wholesale funding obtained within the financial sector	Y878		Y878		Y879		Y879		3.c.
d. Total third tier short-term wholesale funding (sum of items 3.a through 3.c)..	Y882		Y882		Y883		Y883		3.d.
4. All other components of short-term wholesale funding	Y886		Y886		Y887		Y887		4.
5. Total short-term wholesale funding, by maturity (weighted sum of items 1.e, 2.c, 3.d, and 4)	Y890		Y890		Y891		Y891		5.

Schedule N—Continued

Part II

U.S. Dollar Amounts in Thousands	Remaining Maturity of 91 to 180 Days				Remaining Maturity of 181 to 365 Days				
	(Column E)		(Column F)		(Column G)		(Column H)		
	RISI	Amount	RISO	Amount	RISI	Amount	RISO	Amount	
Short-term Wholesale Funding									
1. First tier:									
a. Funding secured by level 1 liquid assets	Y840		Y840		Y841		Y841		1.a.
b. Retail brokered deposits and sweeps	Y844		Y844		Y845		Y845		1.b.
c. Unsecured wholesale funding obtained outside of the financial sector ...	Y848		Y848		Y849		Y849		1.c.
d. Firm short positions involving level 2B liquid assets or non-HQLA	Y852		Y852		Y853		Y853		1.d.
e. Total first tier short-term wholesale funding (sum of items 1.a through 1.d)..	Y856		Y856		Y857		Y857		1.e.
2. Second tier:									
a. Funding secured by level 2A liquid assets	Y860		Y860		Y861		Y861		2.a.
b. Covered asset exchanges (level 1 to level 2A)	Y864		Y864		Y865		Y865		2.b.
c. Total second tier short-term wholesale funding (sum of items 2.a. and 2.b)..	Y868		Y868		Y869		Y869		2.c.
3. Third tier:									
a. Funding secured by level 2B liquid assets	Y872		Y872		Y873		Y873		3.a.
b. Other covered asset exchanges	Y876		Y876		Y877		Y877		3.b.
c. Unsecured wholesale funding obtained within the financial sector	Y880		Y880		Y881		Y881		3.c.
d. Total third tier short-term wholesale funding (sum of items 3.a through 3.c)..	Y884		Y884		Y885		Y885		3.d.
4. All other components of short-term wholesale funding	Y888		Y888		Y889		Y889		4.
5. Total short-term wholesale funding, by maturity (weighted sum of items 1.e, 2.c, 3.d, and 4)	Y892		Y892		Y893		Y893		5.
U.S. Dollar Amounts in Thousands									
6. Total short-term wholesale funding (Column A: sum of A, C, E, and G in item 5; Column B: sum of B, D, F, and H in item 5) ..									
7. Average risk-weighted assets									
8. Short-term wholesale funding metric (item 6 divided by item 7)									

Optional Narrative Statement

The management of the reporting banking organization has the option to submit a public statement regarding the values reported on the FR Y-15. The statement must not contain any confidential information that would compromise customer privacy or that the respondent is not willing to have made public. Furthermore, the information in the narrative statement must be accurate and must not be misleading.

The statement may not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. Statements exceeding this limit will be truncated at

750 characters with no notice to the respondent. Other than the truncation of statements exceeding the character limit, the statement will appear on agency computerized records and in releases to the public exactly as submitted. Public disclosure of the statement shall not signify that a federal supervisory agency has verified the accuracy or relevance of the information contained therein.

If the respondent elects not to make a statement, the item should be left blank (i.e., do not enter phrases such as "No statement," "Not applicable," "N/A," "No comment," or "None").

1. Narrative statement	RISK	6980		1.
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Board of Governors of the Federal Reserve System



Systemic Risk Report—FR Y-15

Report at the close of business as of the last calendar day of the quarter.

This Report is required by law: Section 5 of the Bank Holding Company Act of 1956; section 10(b) of the Homeowners' Loan Act; and section 8 of the International Banking Act of 1978.

The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

NOTE: Each banking organization's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the *Systemic Risk Report*. The *Systemic Risk Report* is to be prepared in accordance with instructions provided by the Federal Reserve System. The *Systemic Risk Report* must be signed and attested by the Chief Financial Officer (CFO) of the reporting banking organization (or by the individual performing this equivalent function). For foreign banking organizations, the *Systemic Risk Report* must be signed and attested by an authorized officer of the foreign banking organization.

Date of Report: **September 30, 2020**

Month / Day / Year (RISK 9999)

I, the undersigned CFO (or equivalent/authorized officer) of the named banking organization, attest that the *Systemic Risk Report* (including the supporting schedules) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and is true and correct to the best of my knowledge and belief.

Kirk Pressley

BBVA USA BANCSHARES, INC.

Printed Name of Chief Financial Officer (or Equivalent/Authorized Officer) (RISK C490)

Legal Title of Holding Company or Foreign Banking Organization (RSSD 9017)

2200 POST OAK BOULEVARD

(Mailing Address of the Holding Company or Foreign Banking Organization)
Street / PO Box (RSSD 9028)

Signature of Chief Financial Officer (or Equivalent/Authorized Officer) (RISK H321)

HOUSTON

City (RSSD 9130)

TX

State (RSSD 9200)

77056

Zip Code (RSSD 9220)

11/13/2020

Date of Signature (MM/DD/YYYY) (RISK J196)

Person to whom questions about this report should be directed:

Colleen Oliver, Manager

Name / Title (RISK 8901)

205-292-7782

Area Code / Phone Number (RISK 8902)

205-297-5747

Area Code / FAX Number (RISK 9116)

colleen.oliver@bbva.com

E-mail Address of Contact (RISK 4086)

Banking organizations must maintain in their files a manually signed and attested printout of the data submitted.

Schedule A—Size Indicator

		U.S. Dollar Amounts in Thousands		RISK	Amount
Total Exposures					
1. Derivative exposures:					
a.	Current exposure of derivative contracts	M337			1.a.
b.	Potential future exposure (PFE) of derivative contracts	M339			1.b.
c.	Gross-up for derivatives collateral.....	Y822			1.c.
d.	Effective notional amount of written credit derivatives	M340			1.d.
e.	Cash variation margin included as an on-balance sheet receivable	Y823			1.e.
f.	Exempted central counterparty legs of client-cleared transactions included in items 1(a) and 1(b).....	Y824			1.f.
g.	Effective notional amount offsets and PFE adjustments for sold credit protection.....	Y825			1.g.
h.	Total derivative exposures (sum of items 1.a. through 1.d, minus the sum of items 1.e through 1.g).....	Y826			1.h.
2. Securities financing transaction (SFT) exposures:					
a.	Gross SFT assets	M334			2.a.
b.	Counterparty credit risk exposure for SFTs	N507			2.b.
c.	SFT indemnification and other agent-related exposures	Y827			2.c.
d.	Gross value of offsetting cash payables.....	Y828			2.d.
e.	Total SFT exposures (sum of items 2.a through 2.c, minus item 2.d).....	Y829			2.e.
3. Other on-balance sheet exposures:					
a.	Other on-balance sheet assets	Y830			3.a.
b.	Regulatory adjustments.....	M349			3.b.
4. Other off-balance sheet exposures:					
a.	Gross notional amount of items subject to a 0% credit conversion factor (CCF)	M342			4.a.
b.	Gross notional amount of items subject to a 20% CCF.....	M718			4.b.
c.	Gross notional amount of items subject to a 50% CCF.....	M346			4.c.
d.	Gross notional amount of items subject to a 100% CCF	M347			4.d.
e.	Credit exposure equivalent of other off-balance sheet items (sum of 0.1 times item 4.a, 0.2 times item 4.b, 0.5 times item 4.c, and item 4.d)	Y831			4.e.
5.	Total exposures prior to regulatory deductions (sum of items 1.h, 2.e, 3.a, and 4.e)	Y832			5.
6. Does item 5 represent an average value over the reporting period? (Enter "1" for Yes; enter "0" for No.) ...					6.
		0=No	RISK		
		1=Yes	FC52		

Memoranda

		U.S. Dollar Amounts in Thousands		RISK	Amount
1.	Securities received as collateral in securities lending	M335			M.1.
2.	Cash collateral received in conduit securities lending transactions.....	M336			M.2.
3.	Credit derivatives sold net of related credit protection bought	M341			M.3.
4.	Total consolidated assets.....	2170			M.4.
5.	Total off-balance sheet exposures (item 5 minus M.4.).....	KW01			M.5.
6.	Total nonbank assets.....	KY47			M.6.

Schedule B—Interconnectedness Indicators

		U.S. Dollar Amounts in Thousands		RISK	Amount
Intra-Financial System Assets					
1. Funds deposited with or lent to other financial institutions					
a.	Certificates of deposit	M351			1.
		M355			1.a.
2.	Unused portion of committed lines extended to other financial institutions	J458			2.
3. Holdings of securities issued by other financial institutions:					
a.	Secured debt securities.....	M352			3.a.
b.	Senior unsecured debt securities	M353			3.b.
c.	Subordinated debt securities	M354			3.c.
d.	Commercial paper.....	M345			3.d.

Schedule B—Continued

U.S. Dollar Amounts in Thousands		RISK	Amount	
Intra-Financial System Assets—Continued				
e. Equity securities	M356			3.e.
f. Offsetting short positions in relation to the specific equity securities included in item 3.e	M357			3.f.
4. Net positive current exposure of securities financing transactions (SFTs) with other financial institutions ..	M358			4.
5. Over-the-counter (OTC) derivative contracts with other financial institutions that have a net positive fair value:				
a. Net positive fair value	M359			5.a.
b. Potential future exposure	M360			5.b.
6. Total intra-financial system assets (sum of items 1, 2 through 3.e, 4, 5.a, and 5.b, minus item 3.f) ...	M362			6.
Intra-Financial System Liabilities				
7. Deposits due to other financial institutions:				
a. Deposits due to depository institutions	M363			7.a.
b. Deposits due to non-depository financial institutions	M364			7.b.
8. Borrowings obtained from other financial institutions	Y833			8.
9. Unused portion of committed lines obtained from other financial institutions	M365			9.
10. Net negative current exposure of SFTs with other financial institutions	M366			10.
11. OTC derivative contracts with other financial institutions that have a net negative fair value:				
a. Net negative fair value	M367			11.a.
b. Potential future exposure	M368			11.b.
12. Total intra-financial system liabilities (sum of items 7.a through 11.b)	M370			12.
Securities Outstanding				
13. Secured debt securities	M371			13.
14. Senior unsecured debt securities	M372			14.
15. Subordinated debt securities	M373			15.
16. Commercial paper	2309			16.
17. Certificates of deposit	M374			17.
18. Common equity	M375			18.
19. Preferred shares and other forms of subordinated funding not captured in item 15	N509			19.
20. Total securities outstanding (sum of items 13 through 19)	M376			20.

Memoranda

U.S. Dollar Amounts in Thousands		RISK	Amount	
1. Standby letters of credit extended to other financial institutions	Y834			M.1.

Schedule C—Substitutability Indicators

U.S. Dollar Amounts in Thousands		RISK	Amount	
Payments Activity				
1. Payments made in the last four quarters:				
a. Australian dollars (AUD)	M377			1.a.
b. Brazilian real (BRL)	M378			1.b.
c. Canadian dollars (CAD)	M379			1.c.
d. Swiss francs (CHF)	M380			1.d.
e. Chinese yuan (CNY)	M381			1.e.
f. Euros (EUR)	M382			1.f.
g. British pounds (GBP)	M383			1.g.
h. Hong Kong dollars (HKD)	M384			1.h.
i. Indian rupee (INR)	M385			1.i.
j. Japanese yen (JPY)	M386			1.j.
k. Mexican pesos (MXN)	Y835			1.k.
l. Swedish krona (SEK)	M387			1.l.
m. United States dollars (USD)	M388			1.m.
2. Payments activity (sum of items 1.a through 1.m)	M390			2.

Schedule C—Continued

	U.S. Dollar Amounts in Thousands	RISK	Amount	
Assets Under Custody				
3. Assets held as a custodian on behalf of customers		M405		3.
Underwritten Transactions in Debt and Equity Markets				
4. Equity underwriting activity		M406		4.
5. Debt underwriting activity		M407		5.
6. Total underwriting activity (sum of items 4 and 5)		M408		6.

Memoranda

	U.S. Dollar Amounts in Thousands	RISK	Amount	
1. New Zealand dollars (NZD)		Y836		M.1.
2. Russian rubles (RUB)		Y837		M.2.
3. Payments made in the last four quarters in all other currencies		M389		M.3.
4. Unsecured settlement/clearing lines provided		M436		M.4.
5. Securities traded in the last four quarters:				M.5.
a. Securities issued by public sector entities		KW46		M.5.a.
b. Other fixed income securities		KW48		M.5.b.
c. Listed equities		KW50		M.5.c.
d. Other securities		KW52		M.5.d.
6. Trading volume (sum of items M.5.a through M.5.d)		KY51		M.6.

Schedule D—Complexity Indicators

	U.S. Dollar Amounts in Thousands	RISK	Amount	
Notional Amount of Over-the-Counter (OTC) Derivative Contracts				
1. OTC derivative contracts cleared through a central counterparty		M409		1.
2. OTC derivative contracts settled bilaterally		M410		2.
3. Total notional amount of OTC derivative contracts (sum of items 1 and 2)		M411		3.
Trading and Available-for-Sale (AFS) Securities				
4. Trading securities		M412		4.
5. AFS securities		1773		5.
6. Equity securities with readily determinable fair values not held for trading		JA22		6.
7. Total trading, AFS and equity securities with readily determinable fair values not held for trading (sum of items 4, 5, and 6)		M414		7.
8. Trading, AFS and equity securities with readily determinable fair values not held for trading that meet the definition of level 1 liquid assets		N510		8.
9. Trading, AFS and equity securities with readily determinable fair values not held for trading that meet the definition of level 2 liquid assets, with haircuts		N511		9.
10. Total adjusted trading, AFS and equity securities with readily determinable fair values not held for trading (item 7 minus items 8 and 9)		N255		10.
Level 3 Assets				
11. Assets valued for accounting purposes using Level 3 measurement inputs		G506		11.

Memoranda

	U.S. Dollar Amounts in Thousands	RISK	Amount	
1. Held-to-maturity securities		1754		M.1.

Schedule E—Cross-Jurisdictional Activity Indicators

	U.S. Dollar Amounts in Thousands	RISK	Amount	
Cross-Jurisdictional Claims				
1. Foreign claims on an ultimate-risk basis		M422		1.
Cross-Jurisdictional Liabilities				
2. Foreign liabilities (excluding local liabilities in local currency)		M423		2.
a. Any foreign liabilities to related offices included in item 2.		M424		2.a.
3. Local liabilities in local currency		M425		3.
4. Total cross-jurisdictional liabilities (sum of items 2 and 3, minus item 2.a)		M426		4.
5. Cross-jurisdictional activity (sum of items 1 and 4)		KY49		5.

Memoranda

	U.S. Dollar Amounts in Thousands	RISK	Amount	
1. Foreign derivative claims on an ultimate-risk basis		KW54		M.1.
2. Total cross-jurisdictional claims (sum of items 1 and M.1)		KW55		M.2.
3. Foreign derivative liabilities on an immediate-counterparty basis		KW56		M.3.
4. Consolidated foreign liabilities on an immediate-counterparty basis excluding derivative liabilities		KW57		M.4.
5. Total cross-jurisdictional liabilities, including derivatives (sum of items M.3 and M.4)		KY50		M.5.

Schedule F—Ancillary Indicators

	U.S. Dollar Amounts in Thousands	RISK	Amount	
Ancillary Indicators				
1. Total liabilities		2948		1.
2. Retail funding		M427		2.
3. Total gross revenue		M430		3.
4. Total net revenue		M428		4.
5. Foreign net revenue		M429		5.
6. Gross value of cash provided and gross fair value of securities provided in securities financing transactions (SFTs)		M432		6.
7. Gross value of cash received and gross fair value of securities received in SFTs		M433		7.
8. Gross positive fair value of over-the-counter (OTC) derivative contracts		M434		8.
9. Gross negative fair value of OTC derivative contracts		M435		9.
	Number in Single Units	RISK		
10. Number of jurisdictions		M437		10.

Schedule G—Short-Term Wholesale Funding Indicator

	(Column A) Remaining Maturity of 30 Days or Less		(Column B) Remaining Maturity of 31 to 90 Days		(Column C) Remaining Maturity of 91 to 180 Days		(Column D) Remaining Maturity of 181 to 365 Days			
	RISK	Amount	RISK	Amount	RISK	Amount	RISK	Amount		
U.S. Dollar Amounts in Thousands										
Short-term Wholesale Funding										
1. First tier:										
a. Funding secured by level 1 liquid assets	Y838		Y839		Y840		Y841		1.a.	
b. Retail brokered deposits and sweeps	Y842		Y843		Y844		Y845		1.b.	
c. Unsecured wholesale funding obtained outside of the financial sector	Y846		Y847		Y848		Y849		1.c.	
d. Firm short positions involving level 2B liquid assets or non-HQLA	Y850		Y851		Y852		Y853		1.d.	
e. Total first tier short-term wholesale funding (sum of items 1.a through 1.d) ..	Y854		Y855		Y856		Y857		1.e.	
2. Second tier:										
a. Funding secured by level 2A liquid assets	Y858		Y859		Y860		Y861		2.a.	
b. Covered asset exchanges (level 1 to level 2A)	Y862		Y863		Y864		Y865		2.b.	
c. Total second tier short-term wholesale funding (sum of items 2.a. and 2.b) ..	Y866		Y867		Y868		Y869		2.c.	
3. Third tier:										
a. Funding secured by level 2B liquid assets	Y870		Y871		Y872		Y873		3.a.	
b. Other covered asset exchanges	Y874		Y875		Y876		Y877		3.b.	
c. Unsecured wholesale funding obtained within the financial sector	Y878		Y879		Y880		Y881		3.c.	
d. Total third tier short-term wholesale funding (sum of items 3.a through 3.c) ..	Y882		Y883		Y884		Y885		3.d.	
4. All other components of short-term wholesale funding	Y886		Y887		Y888		Y889		4.	
5. Total short-term wholesale funding, by maturity (weighted sum of items 1.e, 2.c, 3.d, and 4)	Y890		Y891		Y892		Y893		5.	
U.S. Dollar Amounts in Thousands								RISK	Amount	
6. Total short-term wholesale funding (sum of item 5, Columns A through D)								Y894		6.
7. Average risk-weighted assets								Y895		7.
								RISK	Percentage	
8. Short-term wholesale funding metric (item 6 divided by item 7)								Y896		8.

Schedule H—FBO Size Indicator

U.S. Dollar Amounts in Thousands	(Column A) U.S. Intermediate Holding Company		(Column B) Combined U.S. Operations			
	RISI	Amount	RISO	Amount		
Total Exposures						
1. Derivative exposures:						
a. Current exposure of derivative contracts	M337	774,429	M337		1.a.	
b. Potential future exposure (PFE) of derivative contracts	M339	178,528	M339		1.b.	
c. Gross-up for derivatives collateral.....	Y822	0	Y822		1.c.	
d. Effective notional amount of written credit derivatives	M340	1,052,530	M340		1.d.	
e. Cash variation margin included as an on-balance sheet receivable	Y823	254,921	Y823		1.e.	
f. Exempted central counterparty legs of client-cleared transactions included in items 1(a) and 1(b).....	Y824	0	Y824		1.f.	
g. Effective notional amount offsets and PFE adjustments for sold credit protection.....	Y825	0	Y825		1.g.	
h. Total derivative exposures (sum of items 1.a. through 1.d, minus the sum of items 1.e through 1.g).....	Y826	1,750,566	Y826		1.h.	
2. Securities financing transaction (SFT) exposures:						
a. Gross SFT assets	M334	4,235,079	M334		2.a.	
b. Counterparty credit risk exposure for SFTs	N507	46,842	N507		2.b.	
c. SFT indemnification and other agent-related exposures	Y827	0	Y827		2.c.	
d. Gross value of offsetting cash payables.....	Y828	4,275,595	Y828		2.d.	
e. Total SFT exposures (sum of items 2.a through 2.c, minus item 2.d)	Y829	6,326	Y829		2.e.	
3. Other on-balance sheet exposures:						
a. Other on-balance sheet assets	Y830	102,133,869	Y830		3.a.	
b. Regulatory adjustments.....	M349	2,696,000	M349		3.b.	
4. Other off-balance sheet exposures:						
a. Gross notional amount of items subject to a 0% credit conversion factor (CCF).....	M342	8,300,241	M342		4.a.	
b. Gross notional amount of items subject to a 20% CCF.....	M718	2,938,495	M718		4.b.	
c. Gross notional amount of items subject to a 50% CCF.....	M346	17,282,213	M346		4.c.	
d. Gross notional amount of items subject to a 100% CCF	M347	775,846	M347		4.d.	
e. Credit exposure equivalent of other off-balance sheet items (sum of 0.1 times item 4.a, 0.2 times item 4.b, 0.5 times item 4.c, and item 4.d).....	Y831	10,834,676	Y831		4.e.	
5. Total exposures prior to regulatory deductions (sum of items 1.h, 2.e, 3.a, and 4.e)	Y832	114,725,437	Y832		5.	
6. Does item 5 represent an average value over the reporting period? (Enter "1" for Yes; enter "0" for No.).....	0=No 1=Yes	RISI FC52	0	0=No 1=Yes	RISO FC52	6.

Memoranda

U.S. Dollar Amounts in Thousands	(Column A) U.S. Intermediate Holding Company		(Column B) Combined U.S. Operations		
	RISI	Amount	RISO	Amount	
1. Securities received as collateral in securities lending	M335	3,569,470	M335		M.1.
2. Cash collateral received in conduit securities lending transactions.....	M336	0	M336		M.2.
3. Credit derivatives sold net of related credit protection bought	M341	1,052,530	M341		M.3.
4. Total assets	2170	104,154,185	2170		M.4.
5. Total off-balance sheet exposures (item 5 minus M.4.).....	KW01	10,571,252	KW01		M.5.
6. Total nonbank assets.....	KY47	2,924,951	KY47		M.6.

Schedule I—FBO Interconnectedness Indicators

U.S. Dollar Amounts in Thousands	(Column A) U.S. Intermediate Holding Company		(Column B) Combined U.S. Operations		
	RISI	Amount	RISO	Amount	
	Intra-Financial System Assets				
1. Funds deposited with or lent to other financial institutions	M351	435,802	M351		1.
a. Certificates of deposit	M355	0	M355		1.a.
2. Unused portion of committed lines extended to other financial institutions ..	J458	256,874	J458		2.
3. Holdings of securities issued by other financial institutions:					
a. Secured debt securities	M352	0	M352		3.a.
b. Senior unsecured debt securities	M353	0	M353		3.b.
c. Subordinated debt securities	M354	0	M354		3.c.
d. Commercial paper	M345	0	M345		3.d.
e. Equity securities	M356	15,278	M356		3.e.
f. Offsetting short positions in relation to the specific equity securities included in item 3.e	M357	0	M357		3.f.
4. Net positive current exposure of securities financing transactions (SFTs) with other financial institutions	M358	51,214	M358		4.
5. Over-the-counter (OTC) derivative contracts with other financial institutions that have a net positive fair value:					
a. Net positive fair value	M359	48,954	M359		5.a.
b. Potential future exposure	M360	31,157	M360		5.b.
6. Total intra-financial system assets (sum of items 1, 2 through 3.e, 4, 5.a, and 5.b, minus item 3.f)	M362	839,279	M362		6.
Intra-Financial System Liabilities					
7. Deposits due to other financial institutions:					
a. Deposits due to depository institutions	M363	5,005,074	M363		7.a.
b. Deposits due to non-depository financial institutions	M364	240,555	M364		7.b.
8. Borrowings obtained from other financial institutions	Y833	0	Y833		8.
9. Unused portion of committed lines obtained from other financial institutions ..	M365	463,428	M365		9.
10. Net negative current exposure of SFTs with other financial institutions	M366	92,047	M366		10.
11. OTC derivative contracts with other financial institutions that have a net negative fair value:					
a. Net negative fair value	M367	180,397	M367		11.a.
b. Potential future exposure	M368	53,867	M368		11.b.
12. Total intra-financial system liabilities (sum of items 7.a through 11.b)	M370	6,035,368	M370		12.
Securities Outstanding					
13. Secured debt securities	M371	21,371	M371		13.
14. Senior unsecured debt securities	M372	2,494,678	M372		14.
15. Subordinated debt securities	M373	828,039	M373		15.
16. Commercial paper	2309	0	2309		16.
17. Certificates of deposit	M374	6,220,974	M374		17.
18. Common equity	M375	0	M375		18.
19. Preferred shares and other forms of subordinated funding not captured in item 15	N509	0	N509		19.
20. Total securities outstanding (sum of items 13 through 19)	M376	9,565,062	M376		20.

Memoranda

U.S. Dollar Amounts in Thousands	RISI	Amount	RISO	Amount	
1. Standby letters of credit extended to other financial institutions	Y834	54,207	Y834		M.1.

Schedule J—FBO Substitutability Indicators

		(Column A) U.S. Intermediate Holding Company		(Column B) Combined U.S. Operations		
U.S. Dollar Amounts in Thousands		RISI	Amount	RISO	Amount	
Payments Activity						
1. Payments made in the last four quarters:						
a. Australian dollars (AUD)	M377	6,194	M377			1.a.
b. Brazilian real (BRL)	M378	4	M378			1.b.
c. Canadian dollars (CAD)	M379	83,916	M379			1.c.
d. Swiss francs (CHF)	M380	12,793	M380			1.d.
e. Chinese yuan (CNY)	M381	13,324	M381			1.e.
f. Euros (EUR)	M382	368,147	M382			1.f.
g. British pounds (GBP)	M383	58,110	M383			1.g.
h. Hong Kong dollars (HKD)	M384	265,686	M384			1.h.
i. Indian rupee (INR)	M385	802	M385			1.i.
j. Japanese yen (JPY)	M386	12,485	M386			1.j.
k. Mexican pesos (MXN)	Y835	24,130,992	Y835			1.k.
l. Swedish krona (SEK)	M387	203	M387			1.l.
m. United States dollars (USD)	M388	476,921,746	M388			1.m.
2. Payments activity (sum of items 1.a through 1.m)	M390	501,874,402	M390			2.
Assets Under Custody						
3. Assets held as a custodian on behalf of customers	M405	2,715,827	M405			3.
Underwritten Transactions in Debt and Equity Markets						
4. Equity underwriting activity	M406	252,800	M406			4.
5. Debt underwriting activity	M407	10,377,100	M407			5.
6. Total underwriting activity (sum of items 4 and 5)	M408	10,629,900	M408			6.

Memoranda

U.S. Dollar Amounts in Thousands		RISI	Amount	RISO	Amount	
1. New Zealand dollars (NZD)	Y836	1,466	Y836			M.1.
2. Russian rubles (RUB)	Y837	0	Y837			M.2.
3. Payments made in the last four quarters in all other currencies	M389	2,789,348	M389			M.3.
4. Unsecured settlement/clearing lines provided	M436	0	M436			M.4.
5. Securities traded in the last four quarters:						
a. Securities issued by public sector entities	KW46	78,827	KW46			M.5.a.
b. Other fixed income securities	KW48	11,660,688	KW48			M.5.b.
c. Listed equities	KW50	0	KW50			M.5.c.
d. Other securities	KW52	0	KW52			M.5.d.
6. Trading volume (sum of items M.5.a through M.5.d)	KY51	11,739,515	KY51			M.6.

Schedule K—FBO Complexity Indicators

	(Column A) U.S. Intermediate Holding Company		(Column B) Combined U.S. Operations		
	RISI	Amount	RISO	Amount	
U.S. Dollar Amounts in Thousands					
Notional Amount of Over-the-Counter (OTC) Derivative Contracts					
1. OTC derivative contracts cleared through a central counterparty	M409	30,215,249	M409		1.
2. OTC derivative contracts settled bilaterally	M410	27,053,386	M410		2.
3. Total notional amount of OTC derivative contracts (sum of items 1 and 2) ..	M411	57,268,635	M411		3.
Trading and Available-for-Sale (AFS) Securities					
4. Trading securities	M412	177,180	M412		4.
5. AFS securities	1773	6,028,072	1773		5.
6. Equity securities with readily determinable fair values not held for trading	JA22	28,035	JA22		6.
7. Total trading, AFS and equity securities with readily determinable fair values not held for trading (sum of items 4, 5, and 6)	M414	6,233,287	M414		7.
8. Trading, AFS and equity securities with readily determinable fair values not held for trading that meet the definition of level 1 liquid assets	N510	5,418,241	N510		8.
9. Trading, AFS and equity securities with readily determinable fair values not held for trading that meet the definition of level 2 liquid assets, with haircuts	N511	517,816	N511		9.
10. Total adjusted trading, AFS and equity securities with readily determinable fair values not held for trading (item 7 minus items 8 and 9)	N255	297,230	N255		10.
Level 3 Assets					
11. Assets valued for accounting purposes using Level 3 measurement inputs	G506	209,398	G506		11.

Memoranda

	U.S. Dollar Amounts in Thousands				
	RISI	Amount	RISO	Amount	
1. Held-to-maturity securities	1754	9,428,931	1754		M.1.

Schedule L—FBO Cross-Jurisdictional Activity Indicators

	(Column A) U.S. Intermediate Holding Company		(Column B) Combined U.S. Operations		
	RISI	Amount	RISO	Amount	
U.S. Dollar Amounts in Thousands					
Cross-Jurisdictional Claims					
1. Foreign claims on an ultimate-risk basis	M422	1,870,000	M422		1.
a. Adjusted foreign claims on an ultimate-risk basis	LA95	1,870,000	LA95		1.a.
Cross-Jurisdictional Liabilities					
2. Foreign liabilities (excluding local liabilities in local currency)	M423	2,971,000	M423		2.
a. Any foreign liabilities to foreign offices included in item 2	M424	0	M424		2.a.
3. Local liabilities in local currency	M425	0	M425		3.
4. Total cross-jurisdictional liabilities (sum of items 2 and 3, minus item 2.a) ..	M426	2,971,000	M426		4.
5. Cross-jurisdictional activity (sum of items 1(a) and 4)	KY49	4,841,000	KY49		5.

Memoranda

	U.S. Dollar Amounts in Thousands				
	RISI	Amount	RISO	Amount	
1. Foreign derivative claims on an ultimate-risk basis	KW54	41,000	KW54		M.1.
2. Total cross-jurisdictional claims (sum of items 1 and M.1)	KW55	1,911,000	KW55		M.2.
3. Foreign derivative liabilities on an immediate-counterparty basis	KW56	141,191	KW56		M.3.
4. Consolidated foreign liabilities on an immediate-counterparty basis excluding derivative liabilities	KW57	0	KW57		M.4.
5. Total cross-jurisdictional liabilities, including derivatives (sum of items M.3 and M.4)	KY50	141,191	KY50		M.5.

Schedule M—FBO Ancillary Indicators

U.S. Dollar Amounts in Thousands	(Column A) U.S. Intermediate Holding Company		(Column B) Combined U.S. Operations		
	RISI	Amount	RISO	Amount	
	Ancillary Indicators				
1. Total liabilities.....	2948	92,257,958	2948		1.
2. Retail funding.....	M427	46,632,829	M427		2.
3. Total gross revenue.....	M430	3,132,049	M430		3.
4. Total net revenue.....	M428	2,711,496	M428		4.
5. Foreign net revenue.....	M429	0	M429		5.
6. Gross value of cash provided and gross fair value of securities provided in securities financing transactions (SFTs).....	M432	8,782,601	M432		6.
7. Gross value of cash received and gross fair value of securities received in SFTs.....	M433	8,828,376	M433		7.
8. Gross positive fair value of over-the-counter (OTC) derivative contracts ...	M434	810,196	M434		8.
9. Gross negative fair value of OTC derivative contracts.....	M435	206,048	M435		9.
	Number in Single Units				
10. Number of jurisdictions.....	M437	1	RISO	M437	10.

Schedule N—FBO Short-Term Wholesale Funding Indicator

Part I

U.S. Dollar Amounts in Thousands	Remaining Maturity of 30 Days or Less				Remaining Maturity of 31 to 90 Days				
	(Column A)		(Column B)		(Column C)		(Column D)		
	RISI	Amount	RISO	Amount	RISI	Amount	RISO	Amount	
Short-term Wholesale Funding									
1. First tier:									
a. Funding secured by level 1 liquid assets	Y838	4,064,423	Y838		Y839	879,862	Y839		1.a.
b. Retail brokered deposits and sweeps	Y842	2,505,769	Y842		Y843	482,224	Y843		1.b.
c. Unsecured wholesale funding obtained outside of the financial sector ...	Y846	16,140,770	Y846		Y847	0	Y847		1.c.
d. Firm short positions involving level 2B liquid assets or non-HQLA	Y850	765	Y850		Y851	316	Y851		1.d.
e. Total first tier short-term wholesale funding (sum of items 1.a through 1.d)..	Y854	22,711,727	Y854		Y855	1,362,402	Y855		1.e.
2. Second tier:									
a. Funding secured by level 2A liquid assets	Y858	63,282	Y858		Y859	0	Y859		2.a.
b. Covered asset exchanges (level 1 to level 2A)	Y862	0	Y862		Y863	0	Y863		2.b.
c. Total second tier short-term wholesale funding (sum of items 2.a. and 2.b)..	Y866	63,282	Y866		Y867	0	Y867		2.c.
3. Third tier:									
a. Funding secured by level 2B liquid assets	Y870	0	Y870		Y871	0	Y871		3.a.
b. Other covered asset exchanges	Y874	0	Y874		Y875	0	Y875		3.b.
c. Unsecured wholesale funding obtained within the financial sector	Y878	618,145	Y878		Y879	37,961	Y879		3.c.
d. Total third tier short-term wholesale funding (sum of items 3.a through 3.c)..	Y882	618,145	Y882		Y883	37,961	Y883		3.d.
4. All other components of short-term wholesale funding	Y886	3,995,695	Y886		Y887	0	Y887		4.
5. Total short-term wholesale funding, by maturity (weighted sum of items 1.e, 2.c, 3.d, and 4)	Y890	10,168,877	Y890		Y891	155,221	Y891		5.

Schedule N—Continued

Part II

U.S. Dollar Amounts in Thousands	Remaining Maturity of 91 to 180 Days				Remaining Maturity of 181 to 365 Days				
	(Column E)		(Column F)		(Column G)		(Column H)		
	RISI	Amount	RISO	Amount	RISI	Amount	RISO	Amount	
Short-term Wholesale Funding									
1. First tier:									
a. Funding secured by level 1 liquid assets	Y840	561,783	Y840		Y841	297,329	Y841		1.a.
b. Retail brokered deposits and sweeps	Y844	404,662	Y844		Y845	461,088	Y845		1.b.
c. Unsecured wholesale funding obtained outside of the financial sector ...	Y848	0	Y848		Y849	0	Y849		1.c.
d. Firm short positions involving level 2B liquid assets or non-HQLA	Y852	1,491	Y852		Y853	1,998	Y853		1.d.
e. Total first tier short-term wholesale funding (sum of items 1.a through 1.d) ..	Y856	967,936	Y856		Y857	760,415	Y857		1.e.
2. Second tier:									
a. Funding secured by level 2A liquid assets	Y860	0	Y860		Y861	0	Y861		2.a.
b. Covered asset exchanges (level 1 to level 2A)	Y864	0	Y864		Y865	0	Y865		2.b.
c. Total second tier short-term wholesale funding (sum of items 2.a. and 2.b) ..	Y868	0	Y868		Y869	0	Y869		2.c.
3. Third tier:									
a. Funding secured by level 2B liquid assets	Y872	0	Y872		Y873	0	Y873		3.a.
b. Other covered asset exchanges	Y876	0	Y876		Y877	0	Y877		3.b.
c. Unsecured wholesale funding obtained within the financial sector	Y880	56,941	Y880		Y881	383,333	Y881		3.c.
d. Total third tier short-term wholesale funding (sum of items 3.a through 3.c) ..	Y884	56,941	Y884		Y885	383,333	Y885		3.d.
4. All other components of short-term wholesale funding	Y888	0	Y888		Y889	30,000	Y889		4.
5. Total short-term wholesale funding, by maturity (weighted sum of items 1.e, 2.c, 3.d, and 4)	Y892	14,235	Y892		Y893	45,833	Y893		5.
U.S. Dollar Amounts in Thousands									
6. Total short-term wholesale funding (Column A: sum of A, C, E, and G in item 5; Column B: sum of B, D, F, and H in item 5) ..									
7. Average risk-weighted assets									
8. Short-term wholesale funding metric (item 6 divided by item 7)									

Optional Narrative Statement

The management of the reporting banking organization has the option to submit a public statement regarding the values reported on the FR Y-15. The statement must not contain any confidential information that would compromise customer privacy or that the respondent is not willing to have made public. Furthermore, the information in the narrative statement must be accurate and must not be misleading.

The statement may not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. Statements exceeding this limit will be truncated at

750 characters with no notice to the respondent. Other than the truncation of statements exceeding the character limit, the statement will appear on agency computerized records and in releases to the public exactly as submitted. Public disclosure of the statement shall not signify that a federal supervisory agency has verified the accuracy or relevance of the information contained therein.

If the respondent elects not to make a statement, the item should be left blank (i.e., do not enter phrases such as "No statement," "Not applicable," "N/A," "No comment," or "None").

1. Narrative statement	RISK	6980		1.
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Public Exhibit 21

PNC Pro Forma GSIB Score and FR-15 Systemic Risk Report (redacted)

Pro-Forma GSIB Scores 3Q2020
As-of 3Q2020

Firm	GSIB Scores		
	Method 1	1% Surcharge Threshold	Delta to Threshold
Pro-Forma PNC	42	≥130	88

Pro-Forma 9-30-2020 GSIB Scores are based on Pro-Forma 9/30/2020 FR Y-15. Values represent PNC as-reported *plus* BBVA USA Bancshares as-reported, *less* BBVA items attributable to securities subsidiary not being acquired by PNC.

Methodology:

Confidential

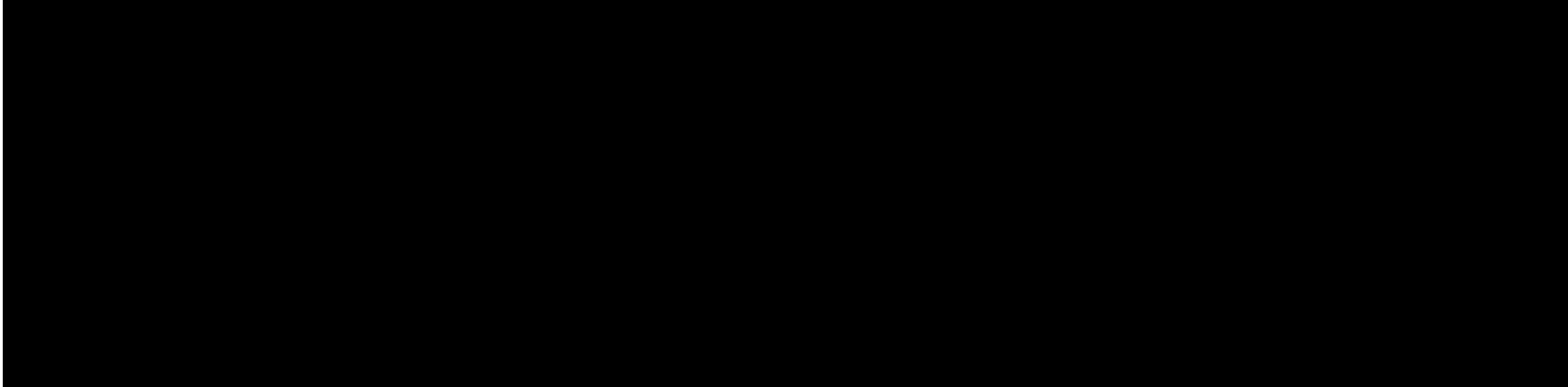
Method 1 (\$ thousands)

Catgeory	Metric	2019 Federal Reserve Denominators	Weight
Size	Total Exposures	\$86,929,981,510,715	20.0%
Interconnectedness	Intra Financial System Assets	\$8,378,699,821,090	6.7%
	Intra Financial System Liabilities	\$9,423,444,832,391	6.7%
Substitutability	Securities Outstanding	\$14,980,796,701,622	6.7%
	Payments	\$2,451,526,935,926,810	6.7%
	Assets Under Custody	\$162,964,740,953,671	6.7%
Complexity	Underwriting	\$6,508,969,472,114	6.7%
	OTC Derivatives	\$606,648,652,426,571	6.7%
	Trading and AFS Securities	\$3,572,783,522,209	6.7%
Cross-Jurisdictional	Level 3 Assets	\$530,724,384,529	6.7%
	Cross-Jurisdictional Claims	\$21,901,114,980,308	10%
	Cross-Jurisdictional Liabilities	\$18,341,219,019,191	10%
Method 1 Score			42

Method 2 (\$ thousands)

Catgeory	Metric	Coefficient
Size	Total Exposures	4.4%
Interconnectedness	Intra Financial System Assets	12.0%
	Intra Financial System Liabilities	12.5%
Short Term Wholesale Funding	Securities Outstanding	9.1%
	Short-Term Wholesale Funding Metric (ST WF/Average RWA):	350
Complexity	OTC Derivatives	0.2%
	Trading and AFS Securities	30.2%
	Level 3 Assets	161.2%
Cross-Jurisdictional	Cross-Jurisdictional Claims	9.0%
	Cross-Jurisdictional Liabilities	10.0%
Method 2 Score		99

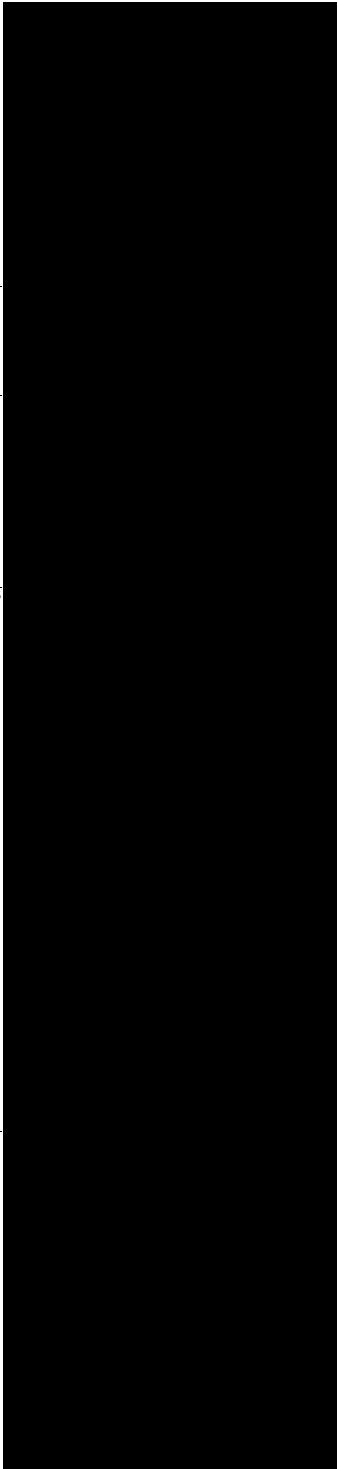
Pro-Forma Risk-Based Indicators 3Q2020
Trailing 4 Quarter Averages as-of 3Q2020



Confidential

FR Y-15 - Banking Organization Systemic Risk Report
(in thousands)

Line Item	FR Y-15 line item description	PNC Financial Services Group, Inc. 9/30/2020	BBVA USA 9/30/2020	BBVA Adjustments 9/30/2020	Combined, as adjusted
Schedule A/H - Size Indicator					
Total Exposures:					
1	Derivative exposures:				
1(a)	Current exposure of derivative contracts	M337 6,431,846	774,429		7,206,275
1(b)	Potential future exposure (PFE) of derivative contracts	M339 1,609,613	178,528		1,788,141
1(c)	Gross-up for derivatives collateral	Y822 -			
1(d)	Effective notional amount of written credit derivatives	M340 -	1,052,530		1,052,530
1(e)	Cash variation margin included as an on-balance sheet receivable	Y823 -	254,921		254,921
1(f)	Exempted central counterparty legs of client-cleared transactions included in item 3(a)	Y824 -	-		-
1(g)	Effective notional amount offsets and PFE adjustments for sold credit protection	Y825 -	-		-
1(h)	Total derivative exposures	Y826 8,041,459	1,750,566	-	9,792,025
2	Securities financing transaction (SFT) exposures:				
2(a)	Gross value of SFTs	M334 1,464,568	4,235,079	(4,235,079)	1,464,568
2(b)	Counterparty credit risk exposure for SFTs	N507 11,210	46,842	(46,842)	11,210
2(c)	SFT indemnification and other agent-related exposures	Y827 -	-	-	-
2(d)	Gross value of offsetting cash payables	Y828 -	4,275,595	(4,275,595)	-
2(e)	Total SFT exposures	Y829 1,475,778	6,326	(6,326)	1,475,778
3	Other on-balance sheet exposures				
3(a)	Other on-balance sheet assets ¹	Y830 445,978,220	102,133,869	(50,296)	548,061,793
3(b)	Regulatory adjustments ²	M349 9,222,015	2,696,000		11,918,015
4	Other off-balance sheet exposures				
4(a)	Gross notional amount of items subject to a 0% credit conversion factor (CCF)	M342 50,689,710	83,000,241		133,689,951
4(b)	Gross notional amount of items subject to a 20% CCF	M718 30,100,875	2,938,495		33,039,370
4(c)	Gross notional amount of items with a 50% CCF	M346 108,540,077	17,282,213		125,822,290
4(d)	Gross notional amount of items with a 100% CCF	M347 22,396,478	775,846		23,172,324
4(e)	Credit exposure equivalent of other off-balance sheet items	Y831 87,755,663	10,834,676		98,590,339
5	Total exposures prior to regulatory deductions	Y832 543,251,120	114,725,437	(56,622)	657,919,935
6	Does item represent an average value over the reporting period? (Enter "1" for Yes; enter "0" for No)	FC52 1	0		
Memoranda:					
M.1.	Securities received as collateral in securities lending.	M335 -	3,569,470	(3,569,470)	-
M.2.	Cash collateral received in conduit securities lending transactions	M336 -	-	-	-
M.3.	Credit derivatives sold net of related credit protection bought	M341 7,095,000	1,052,530		8,147,530
M.4.	Total Consolidated assets ¹	2170 458,592,936	104,154,185	(2,050,134)	560,696,987
M.5.	Total Off-Balance Sheet Exposures (Line 5 above less M.4.)	KW01 84,658,184	10,571,252	1,993,512	97,222,948
M.6.	Total nonbank assets	KY47 7,835,958	2,924,951	(2,050,134)	8,710,775
Schedule B/I - Interconnectedness Indicators					
Intra-Financial System Assets:					
1	Funds deposited with or lent to other financial institutions.	M351 17,239,000	435,802		17,674,802
1(a)	Certificates of deposit	M355 9,000	-		9,000
2	Unused portion of committed lines extended to other financial institutions	J458 9,900,389	256,874		10,157,263
3	Holdings of securities issued by other financial institutions:				
3(a)	Secured debt securities.	M352 18,000	-		18,000
3(b)	Senior unsecured debt securities.	M353 577,000	-		577,000
3(c)	Subordinated debt securities.	M354 40,000	-		40,000
3(d)	Commercial paper	M345 -	-		-
3(e)	Equity securities	M356 40,000	15,278		55,278
3(f)	Offsetting short positions in relation to the specific equity securities included in item 3(e)	M357 -	-		-
4	Net positive current exposure of securities financing transactions with other financial institutions.	M358 16,000	51,214	(51,214)	16,000
5	Derivative contracts with other financial institutions that have a net positive fair value:				
5(a)	Net positive fair value	M359 245,000	48,954		293,954
5(b)	Potential future exposure.	M360 365,000	31,157		396,157
6	Total intra-financial system assets	M362 28,440,389	839,279	(51,214)	29,228,454
Intra-Financial System Liabilities:					
7	Deposits due to other financial institutions:				
7(a)	Deposits due to depository institutions	M363 1,417,000	5,005,074		6,422,074
7(b)	Deposits due to non-depository financial institutions	M364 18,051,000	240,555		18,291,555
8	Borrowings obtained from other financial institutions	Y833 1,000	-		1,000
9	Unused portion of committed lines obtained from other financial institutions.	M365 -	463,428	(450,000)	13,428
10	Net negative current exposure of SFTs with other unaffiliated financial institutions	M366 2,000	92,047	(92,047)	2,000



-2%
19%
-70%

Line Item	FR Y-15 line item description	PNC Financial Services Group, Inc. 9/30/2020	BBVA USA 9/30/2020	BBVA Adjustments 9/30/2020	Combined, as adjusted
11	Derivative contracts with other financial institutions that have a net negative fair value:				
11(a)	Net negative fair value	M367 134,000	180,397		314,397
11(b)	Potential future exposure	M368 461,000	53,867		514,867
12	Total intra-financial system liabilities	M370 20,066,000	6,035,368	(542,047)	25,559,321

Schedule B/I - Interconnectedness Indicators (Continued)

Securities Outstanding:

13	Secured debt securities	M371 -	21,371		21,371
14	Senior unsecured debt securities ³	M372 26,839,000	2,494,678		29,333,678
15	Subordinated debt securities	M373 6,464,832	828,039		7,292,871
16	Commercial paper	2309 -	-		-
17	Certificates of deposit	M374 18,955,000	6,220,974		25,175,974
18	Common Equity	M375 46,568,000	-		46,568,000
19	Preferred shares and other forms of subordinated funding not captured in item 15	N509 3,682,561	-		3,682,561
20	Total securities outstanding	M376 102,509,393	9,565,062		112,074,455

Memoranda:

M.1	Standby letters of credit extended to other financial institutions	Y834 127,000	54,207		181,207
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Schedule C/J - Substitutability Indicators

Payments Activity: (to be reported in USD for the last four quarters)

1	Payments made in the last four quarters:				
1(a)	Australian dollars (AUD)	M377 7,535,000	6,194		7,541,194
1(b)	Brazilian real (BRL)	M378 -	4		4
1(c)	Canadian dollars (CAD)	M379 28,860,000	83,916		28,943,916
1(d)	Swiss francs (CHF)	M380 2,909,000	12,793		2,921,793
1(e)	Chinese yuan (CNY)	M381 2,711,000	13,324		2,724,324
1(f)	Euros (EUR)	M382 38,353,000	368,147		38,721,147
1(g)	Pound sterling (GBP)	M383 22,114,000	58,110		22,172,110
1(h)	Hong Kong dollars (HKD)	M384 525,000	265,686		790,686
1(i)	Indian rupee (INR)	M385 72,000	802		72,802
1(j)	Japanese yen (JPY)	M386 5,497,000	12,485		5,509,485
1(k)	Mexican pesos (MXN)	Y835 5,040,000	24,130,992		29,170,992
1(l)	Swedish krona (SEK)	M387 3,501,000	203		3,501,203
1(m)	United States dollars (USD)	M388 4,050,135,000	476,921,746		4,527,056,746
2	Payment activity	M390 4,167,252,000	501,874,402	(20,311,691)	4,648,814,711
Assets Under Custody:					
3	Assets held as a custodian on behalf of customers	M405 102,047,227	2,715,827		104,763,054
Underwritten Transactions in Debt and Equity Markets:					
4	Equity underwriting activity	M406 1,197,000	252,800	(252,800)	1,197,000
5	Debt underwriting activity	M407 40,377,000	10,377,100	(10,377,100)	40,377,000
6	Total underwriting activity	M408 41,574,000	10,629,900	(10,629,900)	41,574,000
Memoranda:					
M.1	New Zealand dollars (NZD)	Y836 1,019,000	1,466		1,020,466
M.2	Russian rubles (RUB)	Y837 427,000	-		427,000
M.3	Payments made in the last four quarters in all other currencies	M389 6,569,000	2,789,348		9,358,348
M.4	Unsecured settlement/clearing lines provided	M436 173,327,000	-		173,327,000
M.5	Securities traded in the last four quarters:				
a.	Securities issued by public sector entities	KW46 39,619,510	78,827		39,698,337
b.	Other fixed income securities	KW48 17,901,014	11,660,688	(11,693,437)	17,868,265
c.	Listed equities	KW50 3,270,918	-		3,270,918
d.	Other securities	KW52 -	-		-
M.6	Trading volume (sum of items M.5.a through M.5.d)	KY51 60,791,442	11,739,515	(11,693,437)	60,837,520

Schedule D/K - Complexity Indicators

Notional Amount of Derivative Contracts:

1	OTC Derivative contracts cleared through a central counterparty	M409 294,389,000	30,215,249		324,604,249
2	OTC Derivative contracts settled bilaterally (without the use of a central counterparty)	M410 165,288,000	27,053,386		192,341,386
3	Total notional amount of derivative contracts	M411 459,677,000	57,268,635		516,945,635

Trading and Available-for-sale (AFS) Securities:

4	Trading securities	M412 1,721,119	177,180		1,898,299
5 *	AFS securities	1773 89,746,776	6,028,072		95,774,848
6 *	Equity securities with readily determinable fair values not held for trading	JA22 690,923	28,035		718,958
7	Total trading and AFS and equity securities (sum of items 4, 5 and 6)	M414 92,158,818	6,233,287		98,392,105
8	Trading, AFS and equity securities with readily determinable fair values not held for trading that meet the definition of level 1 liquid assets	N510 26,941,000	5,418,241	65,800	32,425,041
9	Trading, AFS and equity securities with readily determinable fair values not held for trading that meet the definition of level 2 liquid assets, with haircuts	N511 41,855,000	517,816		42,372,816
10	Total adjusted trading, AFS and equity securities with readily determinable fair values not held for trading (items 7 minus items 8 and 9)	N255 23,362,818	297,230	(65,800)	23,594,248

Level 3 Assets:

11	Assets valued for accounting purposes using Level 3 measurement inputs	G506 5,019,377	209,398	(164,362)	5,064,413
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Line Item	FR Y-15 line item description	PNC Financial Services Group, Inc. 9/30/2020	BBVA USA 9/30/2020	BBVA Adjustments 9/30/2020	Combined, as adjusted
Memoranda:					
M.1	Held-to-maturity securities ⁴	1754	1,438,169	9,428,931	10,867,100

Schedule E/L - Cross-Jurisdictional Activity Indicators

Cross-Jurisdictional Claims:						
1	Total foreign claims on an ultimate risk basis.	M422	9,373,000	1,870,000	(142,344)	11,100,656
1(a)	Adjusted foreign claims on ultimate risk basis (Not applicable Schedule E)	LA95		1,870,000		1,870,000
Cross-Jurisdictional Liabilities:						
2	Foreign liabilities (excluding local liabilities in local currency)	M423	11,294,000	2,971,000	(155,678)	14,109,322
2(a)	Any foreign liabilities to related offices included in item 2	M424	8,033,000	-		8,033,000
3	Local liabilities in local currency	M425	276,000	-		276,000
4	Total cross-jurisdictional liabilities (Line 2 + Line 3 minus 2a)	M426	3,537,000	2,971,000	(155,678)	6,352,322
5	Cross-jurisdictional activity (sum of items 1 and 4)	KY49	12,910,000	4,841,000	(298,022)	17,452,978
Memoranda:						
M1.	Foreign derivative claims on an ultimate-risk basis	KW54	98,000	41,000		139,000
M2.	Total cross-jurisdictional claims (sum of Items 1 and M.1)	KW55	9,471,000	1,911,000		11,382,000
M3.	Foreign derivative liabilities on an immediate-counterparty basis	KW56	51,000	141,191		192,191
M4.	Consolidated foreign liabilities on an immediate-counterparty basis excluding derivative liabilities	KW57	11,635,000	-		11,635,000
M5.	Total cross-jurisdictional liabilities, including derivatives (sum of items M.3 and M.4)	KY50	11,686,000	141,191		11,827,191

Schedule F/M - Ancillary Indicators

Ancillary Indicators:							
1	Total liabilities ⁵	2948	408,604,687	92,257,958	(802,306)	500,060,339	-1%
2	Retail funding	M427	197,192,341	46,632,829	-	243,825,170	0%
3	Total gross revenue	M430	4,441,220	3,132,049	(262,389)	7,310,880	-8%
4	Total net revenue	M428	4,249,291	2,711,496	(223,399)	6,737,388	-8%
5	Foreign net revenue	M429	38,000	-	-	38,000	
6	Gross value of cash provided and gross fair value of securities provided in securities financing transactions	M432	746,000	8,782,601	(8,782,601)	746,000	
7	Gross value of cash received and gross fair value of securities received in securities financing transactions	M433	732,000	8,828,376	(8,828,376)	732,000	
8	Gross positive fair value of derivative contracts	M434	7,341,000	810,196	-	8,151,196	
9	Gross negative fair value of derivative contracts	M435	2,677,000	206,048	-	2,883,048	
10	Number of jurisdictions (defined as number of countries where the banking organization has either a branch or a subsidiary that is consolidated under GAAP. The jurisdiction should be determined using the physical address of the branch or subsidiary.)	M437	9	1		10	

Schedule G/N—Short-Term Wholesale Funding Indicator

(Column A) Remaining Maturity of 30 Days or Less

First tier:							
1(a)	Funding secured by level 1 liquid assets ⁵	Y838	938,628	4,064,423	(3,514,845)	1,488,206	-86.478%
1(b)	Retail brokered deposits and sweeps	Y842	6,857,217	2,505,769		9,362,986	
1(c)	Unsecured wholesale funding obtained outside of the financial sector	Y846	45,730,708	16,140,770		61,871,478	
1(d)	Firm short positions involving level 2B liquid assets or non-HQLA	Y850	-	765	(765)	-	
1(e)	Total first tier short-term wholesale funding (sum of items 1.a through 1.d)	Y854	53,526,553	22,711,727	(3,515,610)	72,722,670	
Second tier:							
2(a)	Funding secured by level 2A liquid assets	Y858	12,219,490	63,282		12,282,772	
2(b)	Covered asset exchanges (level 1 to level 2A)	Y862	-	-		-	
2(c)	Total second tier short-term wholesale funding (sum of items 2.a. and 2.b.)	Y866	12,219,490	63,282	-	12,282,772	
Third tier:							
3(a)	Funding secured by level 2B liquid assets	Y870	-	-		-	
3(b)	Other covered asset exchanges	Y874	-	-		-	
3(c)	Unsecured wholesale funding obtained within the financial sector	Y878	5,853,610	618,145		6,471,755	
3(d)	Total third tier short-term wholesale funding (sum of items 3.a through 3.c)	Y882	5,853,610	618,145	-	6,471,755	
4.	All other components of short-term wholesale funding	Y886	2,974,063	3,995,695		6,969,758	
5.	Total short-term wholesale funding, by maturity (weighted sum of items 1.e, 2.c, 3.d, and 4)	Y890	26,855,653	10,168,877	(889,090)	36,135,440	

Schedule G/N —Short-Term Wholesale Funding Indicator

(Column B) Remaining Maturity of 31 to 90 Days

First tier:						
1(a)	Funding secured by level 1 liquid assets ⁶	Y839	-	879,862	(760,890)	118,972
1(b)	Retail brokered deposits and sweeps	Y843	58,070	482,224		540,294
1(c)	Unsecured wholesale funding obtained outside of the financial sector	Y847	288,212	-		288,212

Line Item	FR Y-15 line item description		PNC Financial	BBVA USA	BBVA Adjustments	Combined, as
			Services Group, Inc.			adjusted
			9/30/2020	9/30/2020	9/30/2020	
1(d)	Firm short positions involving level 2B liquid assets or non-HQLA	Y851	-	316	(316)	-
1(e)	Total first tier short-term wholesale funding (sum of items 1.a through 1.d)	Y855	346,282	1,362,402	(761,206)	947,478
Second tier:						
2(a)	Funding secured by level 2A liquid assets	Y859	42,294	-	-	42,294
2(b)	Covered asset exchanges (level 1 to level 2A)	Y863	-	-	-	-
2(c)	Total second tier short-term wholesale funding (sum of items 2.a. and 2.b.)	Y867	42,294	-	-	42,294
Third tier:						
3(a)	Funding secured by level 2B liquid assets	Y871	-	-	-	-
3(b)	Other covered asset exchanges	Y875	-	-	-	-
3(c)	Unsecured wholesale funding obtained within the financial sector	Y879	882,656	37,961	-	920,617
3(d)	Total third tier short-term wholesale funding (sum of items 3.a through 3.c)	Y883	882,656	37,961	-	920,617
4.	All other components of short-term wholesale funding	Y887	1,683,333	-	-	1,683,333
5.	Total short-term wholesale funding, by maturity (weighted sum of items 1.e, 2.c, 3.d, and 4)	Y891	1,749,030	155,221	(13,571)	1,890,680

Schedule G/N—Short-Term Wholesale Funding Indicator

(Column C) Remaining Maturity of 91 to 180 Days

First tier:						
1(a)	Funding secured by level 1 liquid assets ⁶	Y840	-	561,783	(485,820)	75,963
1(b)	Retail brokered deposits and sweeps	Y844	-	404,662	-	404,662
1(c)	Unsecured wholesale funding obtained outside of the financial sector	Y848	268,523	-	-	268,523
1(d)	Firm short positions involving level 2B liquid assets or non-HQLA	Y852	-	1,491	(1,491)	-
1(e)	Total first tier short-term wholesale funding (sum of items 1.a through 1.d)	Y856	268,523	967,936	(487,311)	749,148
Second tier:						
2(a)	Funding secured by level 2A liquid assets	Y860	99	-	-	99
2(b)	Covered asset exchanges (level 1 to level 2A)	Y864	-	-	-	-
2(c)	Total second tier short-term wholesale funding (sum of items 2.a. and 2.b.)	Y868	99	-	-	99
Third tier:						
3(a)	Funding secured by level 2B liquid assets	Y872	-	-	-	-
3(b)	Other covered asset exchanges	Y876	-	-	-	-
3(c)	Unsecured wholesale funding obtained within the financial sector	Y880	1,658,708	56,941	-	1,715,649
3(d)	Total third tier short-term wholesale funding (sum of items 3.a through 3.c)	Y884	1,658,708	56,941	-	1,715,649
4.	All other components of short-term wholesale funding	Y888	2,384,583	-	-	2,384,583
5.	Total short-term wholesale funding, by maturity (weighted sum of items 1.e, 2.c, 3.d, and 4)	Y892	1,606,979	14,235	(1,245)	1,619,969

Schedule G/N—Short-Term Wholesale Funding Indicator

(Column D) Remaining Maturity of 181 to 365 Days

First tier:						
1(a)	Funding secured by level 1 liquid assets ⁶	Y841	-	297,329	(257,125)	40,204
1(b)	Retail brokered deposits and sweeps	Y845	-	461,088	-	461,088
1(c)	Unsecured wholesale funding obtained outside of the financial sector	Y849	436,763	-	-	436,763
1(d)	Firm short positions involving level 2B liquid assets or non-HQLA	Y853	-	1,998	(1,998)	-
1(e)	Total first tier short-term wholesale funding (sum of items 1.a through 1.d)	Y857	436,763	760,415	(259,123)	938,055
Second tier:						
2(a)	Funding secured by level 2A liquid assets	Y861	117	-	-	117
2(b)	Covered asset exchanges (level 1 to level 2A)	Y865	-	-	-	-
2(c)	Total second tier short-term wholesale funding (sum of items 2.a. and 2.b.)	Y869	117	-	-	117
Third tier:						
3(a)	Funding secured by level 2B liquid assets	Y873	-	-	-	-
3(b)	Other covered asset exchanges	Y877	-	-	-	-
3(c)	Unsecured wholesale funding obtained within the financial sector	Y881	2,723,832	383,333	-	3,107,165
3(d)	Total third tier short-term wholesale funding (sum of items 3.a through 3.c)	Y885	2,723,832	383,333	-	3,107,165
4.	All other components of short-term wholesale funding	Y889	3,750,000	30,000	-	3,780,000
5.	Total short-term wholesale funding, by maturity (weighted sum of items 1.e, 2.c, 3.d, and 4)	Y893	1,209,883	45,833	(4,007)	1,251,709
6.	Total short-term wholesale funding (sum of item 5, Columns A through D)	Y894	31,421,545	10,384,166	(907,913)	40,897,798
7.	Average risk-weighted assets	Y895	334,569,559	70,082,711	148,312	404,800,582
8.	Short-term wholesale funding metric (item 6 divided by item 7)	Y896	9.39	14.82	-	10.10

Public Exhibit 22

Additional Financial Stability Risk Information (redacted)

Short-Term Lending Activity
Year-To-Date As of 9/30/2020; \$ in millions

PNC Short-Term Lending Activity

Category	YTD 2020	FY 2019	Share of US Market	Size of US Market	Note
i. Daily Average Reverse bilateral repurchase agreements (volume)	████	████	████	\$ 2,000,000	<i>Size of market represents average daily reverse repo outstanding from SIFMA for 2019 (https://www.sifma.org/resources/research/us-repo-market-fact-sheet/).</i>
ii. Reverse tri-party repurchase agreements (volume)	n/a	n/a	n/a	n/a	<i>PNC does not participate.</i>
iii. Daily Average Fed funds (volume)	████	████	████	\$ 71,314	<i>Size of market represents 2020 year-to-date daily average fed funds transactions sourced from the Federal Reserve (https://fred.stlouisfed.org/series/EFFRVOL).</i>
iv. Tri-party rep dealing (volume)	n/a	n/a	n/a	n/a	<i>PNC does not participate.</i>

BBVA Short-Term Lending Activity

Category	YTD 2020	FY 2019	Share of US Market	Size of US Market	Note
i. Daily Average Reverse bilateral repurchase agreements (volume)	n/a	n/a	n/a	n/a	n/a
ii. Reverse tri-party repurchase agreements (volume)	n/a	n/a	n/a	n/a	<i>BBVA has no short term lending, no fed funds nor repo transactions. BBVA does engage in very limited activity to demonstrate liquidity for the Contingency Funding Plan or to meet the requirements of the LCR.</i>
iii. Daily Average Fed funds (volume)	n/a	n/a	n/a	n/a	n/a
iv. Tri-party rep dealing (volume)	n/a	n/a	n/a	n/a	n/a

Commercial Lending Activity
Year-To-Date As of 9/30/2020; \$ in millions

PNC Commercial Lending Activity

Category	YTD 2020	FY 2019	Share of US Market	Size of US Market	Note
i. Syndicated lending (volume)	\$ 26,813	\$ 48,807	2.3 %	\$ 1,186,340	Reflects syndicated lending volume where PNC acted as Agent on the transaction and includes commitments made by PNC as well as participant lenders. PNC and market size sourced from Refinitiv Loan Connector U.S. league tables and is YTD 2020.
ii. Syndicated pipeline commitments (volume)	■	n/a	n/a	n/a	As of 9/30/2020 and represents where PNC has made a commitment to an underwritten transaction, regardless of expected closing date. Includes only PNC's commitment and does not include commitments from other lenders participating in those transactions.
iii. Lending to small and medium-sized enterprises (volume)	\$ 12,224	\$ 6,650	1.8 %	\$ 684,579	Represents loans of <\$1mm per Call Report (RC-C Part II Items 3.a through 4.c). U.S. Market is sourced from SNL Financial using aggregated Call Reports at 9/30/2020.
iv. Unfunded commitments (volume)	\$ 95,602	\$ 84,238	4.4 %	\$ 2,192,505	Represents unfunded C&I commitments per Call Report (Section RC-L Item 1.e.1). Industry data sourced from SNL Financial using aggregated Call Reports.

BBVA Commercial Lending Activity

Category	YTD 2020	FY 2019	Share of US Market	Size of US Market	Note
i. Syndicated lending (volume)	\$ 6,018	\$ 7,381	0.5 %	\$ 1,186,340	Reflects syndicated lending volume where BBVA acted as Agent on the transaction and includes commitments made by BBVA as well as participant lenders. BBVA and market size sourced from Refinitiv Loan Connector U.S. league tables and is YTD 2020.
ii. Syndicated pipeline commitments (volume)	■	n/a	n/a	n/a	Pipeline information was sourced using regulatory reporting guidance which includes closing preparation stage, funding review stage, loan closing stage, underwriting, final review, approval, closing prep, and post-approval review.
iii. Lending to small and medium-sized enterprises (volume)	\$ 4,004	\$ 2,466	0.6 %	\$ 684,579	Represents loans of <\$1mm per Call Report (RC-C Part II Items 3.a through 4.c). U.S. Market is sourced from SNL Financial using aggregated Call Reports at 9/30/2020.
iv. Unfunded commitments (volume)	\$ 14,395	\$ 13,904	0.7 %	\$ 2,192,505	Represents unfunded C&I commitments per Call Report (Section RC-L Item 1.e.1). U.S. Market is sourced from SNL Financial using aggregated Call Reports at 9/30/2020.

Total Provision of Services
Year-To-Date As of 9/30/2020; \$ in millions

PNC Total Provision of Services

Category	YTD 2020	FY 2019	Share of US Market	Size of US Market	Note
i. Prime brokerage (revenue)	n/a	n/a		n/a	n/a <i>PNC does not participate.</i>
ii. Securities lending (revenue)	n/a	n/a		n/a	n/a <i>PNC does not participate.</i>
iii. Corporate trust (managed and nonmanaged assets)	n/a	n/a		n/a	n/a <i>PNC does not participate.</i>
iv. Correspondent banking (revenue)	■	■		n/a	n/a <i>Represents transaction services revenue from bank clients. Note that no industry data is available.</i>
v. Wealth management (total assets under management)	\$ 157,660	\$ 153,348	0.5 %	\$ 34,700,000	<i>U.S. Market is sourced from McKinsey and represents North America wealth industry client assets as of 9/30/2020.</i>
vi. Insurance (revenues by segment, including reinsurance)	■	■	0.0 %	\$ 1,629,320	<i>U.S. Market sourced from SNL Financial and represents 2019 net premiums written.</i>
<i>Fixed Annuities</i>	■	■			
<i>Life & Disability Insurance</i>	■	■			
<i>Accidental Death</i>	■	■			
<i>Reinsurance</i>	■	■			
<i>Other</i>	■	■			

BBVA Total Provision of Services

Category	YTD 2020	FY 2019	Share of US Market	Size of US Market	Note
i. Prime brokerage (revenue)	n/a	n/a		n/a	n/a <i>BBVA does not participate.</i>
ii. Securities lending (revenue)	n/a	n/a		n/a	n/a <i>BBVA does not participate.</i>
iii. Corporate trust (managed and nonmanaged assets)	\$ 71	\$ 72	0.0 %	\$ 3,757,070	<i>From Call Report (Section RC-T Item 6). U.S. Market data is sourced from SNL Financial using aggregated Call Reports at 9/30/2020.</i>
iv. Correspondent banking (revenue)	■	■		n/a	n/a <i>Represents transaction services revenue from bank clients. Note that no industry data is available.</i>
v. Wealth management (total assets under management)	\$ 4,529	\$ 4,602	0.0 %	\$ 34,700,000	<i>U.S. Market is sourced from McKinsey and represents North America wealth industry client assets as of 9/30/2020.</i>
vi. Insurance (revenues by segment, including reinsurance)	■	■	0.0 %	\$ 1,629,320	<i>U.S. Market sourced from SNL Financial and represents 2019 net premiums written.</i>
<i>Life & Disability Insurance</i>	■	■			
<i>Accidental Death</i>	■	■			
<i>Mortgage Protection</i>	■	■			
<i>Credit Life (credit cards)</i>	■	■			
<i>Reinsurance</i>	■	■			

Ten largest types of Trading Securities and Available for Sale (AFS) Securities

As of 9/30/2020; \$ in millions

PNC Top Ten Largest Trading and AFS Security Types					
Trading Security Type	Fair Value	Source	AFS Security Type	Fair Value	Source
US Treasuries	\$ 661	<i>FR-Y9C HC-D Item 1</i>	Residential Pass-Through MBS Issued by FNMA and FHLC	\$ 45,574	<i>FR-Y9C HC-B Item 4.a.2</i>
Other RMBS Issued or Guaranteed by US Government Agencies or Sponsored Agencies	586	<i>FR-Y9C HC-D Item 4.b</i>	US Treasuries	17,946	<i>FR-Y9C HC-B Item 1</i>
Securities Issued by States and Political Subdivisions	205	<i>FR-Y9C HC-D Item 3</i>	Residential Pass-Through MBS Guaranteed by GNMA	5,647	<i>FR-Y9C HC-B Item 4.a.1</i>
Commercial MBS Issued or Guaranteed by US Government Agencies or Sponsored Agencies	130	<i>FR-Y9C HC-D Item 4.d</i>	Asset-Backed Securities	4,413	<i>FR-Y9C HC-B Item 5.a</i>
All Other Debt Securities	87	<i>FR-Y9C HC-D Item 5.b</i>	All Other CMBS	3,829	<i>FR-Y9C HC-B Item 4.c.2.b</i>
Residential Pass-Through MBS Issued by FNMA and FHLC	33	<i>FR-Y9C HC-D Item 4.a</i>	Securities Issued by States and Political Subdivisions	2,556	<i>FR-Y9C HC-B Item 3</i>
US Government Agency Obligations (ex. MBS)	20	<i>FR-Y9C HC-D Item 2</i>	Other CMBS Issued or Guaranteed by US Government Agencies or Sponsored Agencies	1,872	<i>FR-Y9C HC-B Item 4.c.2.a</i>
			Other RMBS Issued or Guaranteed by US Government Agencies or Sponsored Agencies	1,728	<i>FR-Y9C HC-B Item 4.b.1</i>
			Other Domestic Debt Securities	1,721	<i>FR-Y9C HC-B Item 6.a</i>
			All Other RMBS	1,603	<i>FR-Y9C HC-B Item 4.b.3</i>

BBVA Top Ten Largest Trading and AFS Security Types					
Trading Security Type	Fair Value	Source	AFS Security Type	Fair Value	Source
US Treasuries	\$ 177	<i>FR-Y9C HC-D Item 1</i>	Other RMBS Issued or Guaranteed by US Government Agencies or Sponsored Agencies	\$ 2,844	<i>FR-Y9C HC-B Item 4.b.1</i>
			US Treasuries	1,725	<i>FR-Y9C HC-B Item 1</i>
			US Government Agency and Agency-Sponsored Obligations (ex. MBS)	465	<i>FR-Y9C HC-B Item 2</i>
			Residential Pass-Through MBS Guaranteed by GNMA	423	<i>FR-Y9C HC-B Item 4.a.1</i>
			Commercial Pass-Through MBS Issued or Guaranteed by US Government Agencies or Sponsored Agencies	283	<i>FR-Y9C HC-B Item 4.c.1.a</i>
			Residential Pass-Through MBS Issued by FNMA and FHLC	264	<i>FR-Y9C HC-B Item 4.a.2</i>
			Other CMBS Issued or Guaranteed by US Government Agencies or Sponsored Agencies	23	<i>FR-Y9C HC-B Item 4.c.2.a</i>
			Securities Issued by States and Political Subdivisions	1	<i>FR-Y9C HC-B Item 3</i>

Five largest types of Held-to-Maturity (HTM) Securities

As of 9/30/2020; \$ in millions

PNC Five Largest Held-to-Maturity (HTM) Security Types

HTM Security Type	Fair Value	Source
US Treasuries	\$ 932	FR-Y9C HC-B Item 1
Securities Issued by States and Political Subdivisions	489	FR-Y9C HC-B Item 3
Other Domestic Debt Securities	194	FR-Y9C HC-B Item 6.a

BBVA Five Largest Held-to-Maturity (HTM) Security Types

HTM Security Type	Fair Value	Source
Other RMBS Issued or Guaranteed by US Government Agencies or Sponsored Agencies	\$ 7,839	FR-Y9C HC-B Item 4.b.1
US Treasuries	1,412	FR-Y9C HC-B Item 1
Securities Issued by States and Political Subdivisions	445	FR-Y9C HC-B Item 3
Structured Financial Products	42	FR-Y9C HC-B Item 5.b
All Other RMBS	37	FR-Y9C HC-B Item 4.b.3

Largest Counterparties for the Following Components
As of 9/30/2020; \$ in 000s (unless otherwise indicated)

PNC Largest Counterparties for the Following Components

Component	Total	Top Five Counterparties (in descending order)
a. Total exposure (as defined by Schedule A Line item 5 in FR Y-15)	\$ 543,251,120	
b. Total intra-financial system assets (as defined by Schedule B Line item 6 in FR Y-15)	28,440,389	
c. Total intra-financial system liabilities (as defined by Schedule B Line Item 12 to FR Y-15)	20,066,000	
d. Total securities outstanding (as defined by Schedule B Line item 20 in FR Y-15)	102,509,393	
e. Payments activity (as defined by Schedule C Line item 2 in FR Y-15)	4,167,252,000	
f. Assets held as a custodian on behalf of customers (as defined by Schedule C Line item 3 in FR Y-15)	102,047,227	
g. Total underwriting activity (as defined by Schedule C Line item 6 in FR Y-15)	41,574,000	
h. Total notional amount of OTC derivatives (as defined by Schedule D Line item 3 in FR Y-15)	459,677,000	
i. Total adjusted trading and AFS securities (as defined by Schedule D Line item 9 in FR Y-15)	23,362,818	
j. Assets valued using Level 3 measurement inputs (as defined by Schedule D Line item 10 in FR Y-15)	5,019,377	
k. Foreign claims on an ultimate-risk basis (as defined by Schedule E Line item 1 in FR Y-15)	9,373,000	
l. Total cross-jurisdictional liabilities (as defined by Schedule E Line item 4 in FR Y-15)	3,537,000	
m. Total short-term wholesale funding (as defined by Schedule G Line item 5 to FR Y-15)	31,421,545	

Sources: PNC and BBVA FR-Y15 Regulatory Reports and internal reporting

Largest Counterparties for the Following Components
As of 9/30/2020; \$ in 000s (unless otherwise indicated)

BBVA Largest Counterparties for the Following Indicators

Component	Total	Top Five Counterparties (in descending order)
a. Total exposure (as defined by Schedule A Line item 5 in FR Y-15)	\$ 114,668,815	<ul style="list-style-type: none"> ██████████ IT \$186mm ██████████ \$172mm ██████████ \$123mm ██████████ \$108mm ██████████ \$86mm
b. Total intra-financial system assets (as defined by Schedule B Line item 6 in FR Y-15)	788,065	<ul style="list-style-type: none"> ██████████ \$75mm ██████████ \$68mm ██████████ \$40mm ██████████ \$37mm ██████████ \$34mm
c. Total intra-financial system liabilities (as defined by Schedule B Line Item 12 to FR Y-15)	5,493,321	<ul style="list-style-type: none"> ██████████ bank \$847mm ██████████ \$391mm ██████████ \$309mm ██████████ \$200mm ██████████ \$136mm
d. Total securities outstanding (as defined by Schedule B Line item 20 in FR Y-15)	9,565,062	<ul style="list-style-type: none"> ██████████ \$905mm ██████████ \$847mm ██████████ \$627mm ██████████ \$572mm ██████████ \$253mm
e. Payments activity (as defined by Schedule C Line item 2 in FR Y-15)	481,562,711	Top 5 counterparty data can be provided at a later date, if required.
f. Assets held as a custodian on behalf of customers (as defined by Schedule C Line item 3 in FR Y-15)	2,715,827	<ul style="list-style-type: none"> ██████████ \$438mm ██████████ \$389mm ██████████ \$320mm ██████████ \$272mm ██████████ \$189mm
g. Total underwriting activity (as defined by Schedule C Line item 6 in FR Y-15)	0	
h. Total notional amount of OTC derivatives (as defined by Schedule D Line item 3 in FR Y-15)	57,268,635	<ul style="list-style-type: none"> ██████████ \$24,837mm ██████████ \$4,190mm ██████████ \$2,817mm ██████████ \$2,292mm ██████████ \$952mm
i. Total adjusted trading and AFS securities (as defined by Schedule D Line item 9 in FR Y-15)	231,430	<ul style="list-style-type: none"> ██████████ te \$1,475mm ██████████ \$250mm ██████████ \$88mm ██████████ \$86mm
j. Assets valued using Level 3 measurement inputs (as defined by Schedule D Line item 10 in FR Y-15)	45,036	<ul style="list-style-type: none"> ██████████ \$25mm ██████████ \$4mm ██████████ \$30k ██████████ \$28k
k. Foreign claims on an ultimate-risk basis (as defined by Schedule E Line item 1 in FR Y-15)	1,727,656	<ul style="list-style-type: none"> ██████████ \$78mm ██████████ \$76mm ██████████ \$54mm ██████████ \$39mm
l. Total cross-jurisdictional liabilities (as defined by Schedule E Line item 4 in FR Y-15)	2,815,322	<ul style="list-style-type: none"> ██████████ \$27mm ██████████ \$13mm ██████████ \$13mm ██████████ \$12mm ██████████ \$11mm
m. Total short-term wholesale funding (as defined by Schedule G Line item 5 to FR Y-15)	25,964,587	<ul style="list-style-type: none"> ██████████ Note \$1,150mm ██████████ \$398mm ██████████ \$337mm ██████████ \$120mm ██████████ \$81mm

Sources: PNC and BBVA FR-Y15 Regulatory Reports and internal reporting

Largest Counterparties for Each Component of Intra-Financial System Assets and Liabilities
As of 9/30/2020; \$ in 000s (unless otherwise indicated)

PNC Largest Counterparties for Each Component of Intra-Financial System Assets and Liabilities

Component

a. For intra-financial system assets:

i. Funds deposited with or lent to other financial institutions (M351)	\$ 17,239,000	
ii. Unused portion of committed lines extended to other financial institution (J458)	9,900,389	
iii. Holdings of securities issued by other financial institutions (M352 + M353 + M354 + M345 + M356 - M357)	675,000	
iv. Net positive current exposure of securities financial transactions (SFTs) with other financial institution (M358)	16,000	
v. Over-the-counter (OTC) derivative contracts with other financial institutions that have a net positive fair value (M359 + M360)	610,000	

b. For intra-financial system liabilities:

i. Deposits due to other financial institutions (M363 + M364)	\$ 19,468,000	
ii. Borrowings obtained from other financial institutions (Y833)	1,000	
iii. Unused portion of committed lines obtained from other financial institutions (M365)	0	
iv. Net negative current exposure of SFTs with other financial institution (M366)	2,000	
v. OTC derivative contracts with other financial institutions that have a net negative fair value (M367 + M368)	595,000	

BBVA Largest Counterparties for Each Component of Intra-Financial System Assets and Liabilities

Component

Total

Top Five Counterparties (in descending order)

a. For intra-financial system assets:

i. Funds deposited with or lent to other financial institutions (M351)	435,802	
ii. Unused portion of committed lines extended to other financial institution (J458)	256,874	
iii. Holdings of securities issued by other financial institutions (M352 + M353 + M354 + M345 + M356 - M357)	15,278	
iv. Net positive current exposure of securities financial transactions (SFTs) with other financial institution (M358)	0	
v. Over-the-counter (OTC) derivative contracts with other financial institutions that have a net positive fair value (M359 + M360)	80,111	

b. For intra-financial system liabilities:

i. Deposits due to other financial institutions (M363 + M364)	5,245,629	
ii. Borrowings obtained from other financial institutions (Y833)	0	
iii. Unused portion of committed lines obtained from other financial institutions (M365)	13,428	
iv. Net negative current exposure of SFTs with other financial institution (M366)	0	
v. OTC derivative contracts with other financial institutions that have a net negative fair value (M367 + M368)	234,264	

Sources: PNC and BBVA FR-Y15 Regulatory Reports and internal reporting

Current Market Exposure of OTC Derivatives

As of 9/30/2020; \$ in 000s

PNC Top 5 Positive Gross Exposures

<i>Counterparty</i>	<i>Gross Exposure</i>
[REDACTED]	\$ 199,581
[REDACTED]	110,730
[REDACTED]	95,243
[REDACTED]	93,507
[REDACTED]	89,281

BBVA Top 5 Positive Gross Exposures

<i>Counterparty</i>	<i>Gross Exposure</i>
[REDACTED]	\$ 59,834
[REDACTED]	25,476
[REDACTED]	19,498
[REDACTED]	9,484
[REDACTED]	8,733

PNC Top 5 Positive Net Exposures

<i>Counterparty</i>	<i>Net Exposure</i>
[REDACTED]	\$ 110,730
[REDACTED]	89,281
[REDACTED]	74,277
[REDACTED]	73,163
[REDACTED]	64,632

BBVA Top 5 Positive Gross Exposures on a Net Basis

<i>Counterparty</i>	<i>Net Exposure</i>
[REDACTED]	\$ 59,528
[REDACTED]	25,271
[REDACTED]	19,407
[REDACTED]	9,484
[REDACTED]	8,733

PNC Top 5 Negative Gross Exposures

<i>Counterparty</i>	<i>Gross Exposure</i>
[REDACTED]	\$(295,612)
[REDACTED]	(210,335)
[REDACTED]	(192,968)
[REDACTED]	(142,443)
[REDACTED]	(117,515)

BBVA Top 5 Negative Gross Exposures

<i>Counterparty</i>	<i>Gross Exposure</i>
[REDACTED]	\$(49,720)
[REDACTED]	(8,579)
[REDACTED]	(6,435)
[REDACTED]	(5,737)
[REDACTED]	(5,370)

PNC Top 5 Negative Net Exposures

<i>Counterparty</i>	<i>Net Exposure</i>
[REDACTED]	\$(119,335)
[REDACTED]	(28,113)
[REDACTED]	(21,306)
[REDACTED]	(20,138)
[REDACTED]	(16,467)

BBVA Top 5 Negative Gross Exposures on a Net Basis

<i>Counterparty</i>	<i>Net Exposure</i>
[REDACTED]	\$ 0
[REDACTED]	(8,579)
[REDACTED]	(6,435)
[REDACTED]	(28)
[REDACTED]	(5,370)

Sources: Internal PNC and BBVA Reporting

Public Exhibit 23

PNC/PNC Bank Awards and Recognitions

PNC Awards and Recognitions

PNC has been recognized nationally and regionally for our accomplishments and success as a diversified financial services firm that reflects the needs, values and aspirations of our customers, employees, communities and shareholders.

Corporate Social Responsibility

- “Outstanding” Community Reinvestment Act Rating
- JUST 100 America’s Most Just Companies, JUST Capital (2020)
- America’s Most Responsible Companies, Newsweek (2020)

Employer of Choice

- 50 Most Engaged Workplaces™, Achievers (2018)
- Most Admired for HR, Human Resource Executive magazine (2018)
- 50 Happiest Companies in America, CareerBliss (2018)

Military & Veteran Support

- Best of the Best Top Veteran-Friendly Companies, U.S. Veterans Magazine (2020)
- Top Veteran Friendly Supplier Diversity Programs, U.S. Veterans Magazine (2020)

Community Investments

- Silver Halo Award, Engage for Good (2018)
- Laurie D. Zelon Pro Bono Award, Pro Bono Institute (2018)
- Corporate Social Responsibility Leadership Award, Financial Services Roundtable (2017)
- Corporate Citizenship Award, Pittsburgh Business Times (2017)

Environmental Sustainability

- 100 Most Sustainable Companies, Barron’s (2020)
- Leader in Climate Disclosure, Carbon Disclosure Project (2017)

Diversity & Inclusion

- 2019 Employer of the Year, Disability:IN (2019)
- Best Finance Companies for Women, Fairygodboss (2020)
- Gender-Equality Index (BFGEI), Bloomberg (2020)
- Best Places to Work for LGBTQ Equality, Human Rights Campaign (2020)
- A. Leon Higginbotham Corporate Leadership Award, National Lawyers’ Committee for Civil Rights (2018)
- Top 50 Employers, CAREERS & the disABLED magazine (2020)
- Top 70 Companies for Executive Women, National Association for Female Executives (2020)
- 100% Score on the 2020 Disability Equality Index® (DEI®) Best Places to Work™
- The Most Powerful Women in Banking and Finance, American Banker (2020)
- 50 Best Companies for Diversity, Black Enterprise magazine (2018)
- Best Companies to Work for Women, WOMEN’S CHOICE AWARD® (2019)
- Top Financial Companies, Professional Woman’s magazine (2020)
- 2019 “Best-of-the-Best” Corporation for Inclusion, National Gay & Lesbian Chamber of Commerce and National Business Inclusion Consortium (2019)
- 100 Best Companies, Working Mother (2020)
- Best Companies for Dads, Working Mother magazine (2018)
- 50 Best Places to Work for New Dads, Fatherly (2018)
- Top Supplier Diversity Programs, Black EOE Journal (2019)
- Top Employer, Black EOE Journal (2019)
- Top LGBTQ+ Friendly, Black EOE Journal (2020)
- 50 Out Front: Best Places to Work for Women & Diverse Managers, DiversityMBA Magazine (2020)
- Best of the Best for Top Disability-Friendly Companies, DIVERSEability magazine (2018)
- Top Financial/Banking Companies, Hispanic Network magazine (2018)
- Top 1000 Company Worldwide for Millennial Women, Mogul (2018)
- Best Companies to work for Multicultural Women, WOMEN’S CHOICE AWARD® (2019)

Public Exhibit 24

BBVA Bancshares/BBVA USA Awards and Recognitions

BBVA USA Awards and Recognitions

BBVA USA has been recognized nationally and regionally for its accomplishments and success as a diversified financial services firm that reflects the needs, values and aspirations of our customers, employees, communities and shareholders.

Employer of Choice

- American Heart Association's Gold Status Health Achievement Award (Fourth Consecutive)

Community Investments & Service

- Outstanding Community Reinvestment Act Rating
- Bronze U.S. President's Volunteer Service Award from Junior Achievement USA (2018-20)
- EntreCon Employer of the Year, Studer Institute Foundation, Pensacola, FL (2020)
- Outstanding Donor, LIFT Fund, Laredo, TX (2019)
- Presidential Award and Community Builder Award, Neighborworks Jacksonville, FL (2019)
- Outstanding Outreach, DFW Interagency Roundtable (FDIC, OCC, FRB), Dallas-Fort Worth, TX (2019)
- Education Partner of the Year, Education Foundation of Alachua County, Gainesville, FL (2017)
- Partners in Philanthropy Award, Jacksonville Business Journal (2015)
- Americans for the Arts, Top Ten Businesses Partnering with the Arts (2014)

Environmental Sustainability

- LEED® Gold Certified Corporate Office Headquarters in Houston

Diversity and Inclusion

- Perfect Score of 100 on Human Rights Campaign Foundation's 2020 Corporate Equality Index (CEI)
- DiversityInc Top 50 Companies for Diversity 2019 List

- DiversityInc's Top 50 Companies for Diversity 2017 List
- The Most Powerful Women in Banking 2019
- Black Enterprise 2017's Most Powerful Women in Business

Pandemic-Related

- 2020 Greenwich CX Leaders list
- Greenwich Associates Standout Banks Amid Crisis list
- Global Finance Magazine's Outstanding Crisis Leadership

Innovation and Customer Experience

- Javelin Strategy and Research's 2020 Online Banking Scorecard Leader
- Top Treasury and Cash Management Provider in the Southwest for 2020
- World's Best Corporate/Institutional Digital Banks in North America for 2020
- 2019 Innovator in Cash Management by Global Finance Magazine
- Best Second Chance Checking Accounts in the U.S. by GOBankingRates
- GoBankingRates 10 Best National Banks of 2019
- Leader in the Business Insider Intelligence 2019 Mobile Banking Competitive Edge Study
- Leader: Javelin Strategy and Research's 2019 Mobile and Online Banking Scorecards
- Top Treasury and Cash Management Provider in the Southwest for 2019
- 2019 Greenwich Excellence Awards in Middle Market Banking and Small Business Banking
- 2019 CX Leader for U.S. Commercial Middle Market Banking
- Top Five in mobile deposit user experience in the 2018 Mobile Deposit Benchmark Report by Mitek
- Best Digital Bank in North America by Euromoney

Public Exhibit 25

PNC/PNC Bank Diversity and Inclusion Overview

PNC Diversity and Inclusion Overview

PNC is committed to building a diverse, equitable and inclusive workplace at all levels, and to ensuring employees at all stages of their careers have opportunities to grow. This commitment begins at the very top of the organization, with a focus on building and maintaining a diverse Board of Directors, and the establishment of a Board subcommittee focused on diversity, equity and inclusion. Of PNC's 12 outside directors, four (33%) are women and three (25%) are people of color. PNC's executive leadership team continues to be increasingly diverse; of its 12 direct reports to the Chief Executive Officer ("CEO"), five (42%) are women and three (25%) are people of color.

Creating an inclusive culture and attracting and retaining diverse talent enable PNC to better compete in the marketplace and are key elements of PNC's Talent-Focused Culture. Since 2015, the percentage of women represented at each level of seniority in the organization has risen between 2% and 6%, and the percentage of people of color at each level of seniority has risen between 2% and 4%. In addition, PNC is fully committed to pay equity and regularly reviews its pay practices to ensure that employees are being compensated fairly and consistently across roles. Pay equity also plays a critical role in creating an inclusive culture and attracting and retaining diverse talent so that PNC can better compete in the marketplace. On average among PNC employees, women are paid 99% of what men are paid and minorities are paid 100% of what non-minorities are paid within like roles. PNC's pay analysis accounts for factors such as time in job, performance and geography.

Moving forward as a pro forma company, PNC will create diversity objectives based on year-end 2020 headcount. After close, PNC will consider calendar year 2021 as a transition year, monitoring and managing diversity based on representation at consummation of the Proposed Transaction for the remainder of the year. In calendar year 2022, PNC will set diversity objectives for the combined organization.

Organization Structure

PNC's Diversity & Inclusion team is part of PNC's Corporate Responsibility Group, which also includes Community Development Banking, Community Affairs and Corporate Social Responsibility. The Corporate Responsibility Group is led by a member of PNC's Executive Committee, PNC's most senior management-level committee.

Diverse Talent Strategy

PNC's leadership team is dedicated to championing a culture that is diverse, equitable and inclusive, and where its people are encouraged to bring their full selves and talents to work. PNC's Corporate Diversity Council is composed of senior executives across a wide range of business lines and chaired by its CEO. This council has successfully implemented a Talent and Diversity Trends tool to ensure that managers and organizational leaders are accountable for building diverse and high-performing teams. It also influenced the creation of PNC's i-LEAD Leadership Standards, which emphasize five critical leadership principles for all PNC leaders,

and ensures these priorities are built into company-wide training. Those leadership principles are:

- Includes Intentionally;
- Lives the Values;
- Enables Change;
- Achieves Results; and
- Develops the Best.

PNC's commitment to diversity and inclusion is focused around three drivers: Workforce, Workplace and Marketplace. Under the leadership of a dedicated team leader, each of these drivers contributes to the building of a diverse, inclusive and equitable environment via the following focuses:

- The *Workforce* team focuses on attracting, developing and retaining a diverse workforce that reflects, and is equipped to meet, the needs of PNC's diverse customer base.
- The *Workplace* team focuses on fostering an inclusive environment in which PNC employees can thrive. Creating a workplace where everyone feels respected, trusted and empowered fuels creativity and innovation.
- The *Marketplace* team focuses on leveraging PNC's diverse talent to respond to the needs of its diverse markets.

PNC leverages a unique inclusion matrix to ensure a cross-functional and cross-enterprise approach. PNC's strong Employee Business Resource Group ("EBRG") program supports the *Workforce* pillar. The 17 Line of Business ("LOB") Diversity & Inclusion Councils at PNC support the *Workplace* pillar and enable each LOB to embed inclusion into their business in ways that best resonate with their employees. The 35 Regional Diversity & Inclusion Councils, led by PNC's Regional Presidents and Retail Market Managers, support PNC's *Marketplace* pillar and enable each market to develop customized programming and community outreach that strengthen PNC's relationships with its customers and the communities they serve.

PNC Diversity Initiatives

Over the past few years, PNC has:

- Made a \$1 billion pledge in 2020 to help end systemic racism and support economic empowerment of Black Americans and low- and moderate-income communities;
- Broadened its definition of diversity and inclusion to go beyond race, ethnicity and other factors to reflect the value of diverse perspectives and experiences;

- Introduced and continued to refine a Diversity Trends Tool for managers that provides a view of talent trends and models how manager decisions influence diverse representation in hiring, promotions and terminations;
- Incorporated “Includes Intentionally” as one of the company’s corporate Leadership Standards, which define the behaviors expected of all PNC leaders;
- Trained 99% of people managers on unconscious bias and 97% of people managers on discriminatory micro-behaviors;
- Achieved record high membership in EBRGs with 10,000 members, and more than 2,300 employees actively engaged in EBRG mentoring programs;
- Held its inaugural Black Leaders Forum in February 2020, with more than 130 company leaders engaging in candid discussion on both challenges and opportunities in recruiting, advancing and retaining Black leaders and employees; and
- Set and met public goals to build and maintain a gender- and ethnically-diverse Board of Directors and have at least 50% of annual hires to PNC's early career development programs be made up of diverse candidates.

Talent-Focused Culture

PNC is committed to supporting its employees’ development, growing their skills and providing doorways to new opportunities within the company. To create growth and internal mobility, managers actively encourage and support career development, and PNC’s recruiting team and hiring managers work to identify qualified internal candidates when mid- to executive-level positions become available.

The company’s focus on reducing turnover has paid significant rewards. In recent years, PNC has progressed from filling approximately 60% of roles with external candidates to filling approximately 60% of roles internally. Not only does this help PNC retain valuable talent and institutional knowledge, but employees understanding they have a future at PNC drives deeper employee engagement.

The value of these efforts is proven in PNC employee longevity. In 2019, the company inducted more than 350 employees into its Quarter Century Club, which recognizes those who have 25 years of service with the company. They joined more than 4,200 others who have earned this distinction.

Diversity Recruiting

PNC’s strategy for recruiting diverse employees locally and nationally includes collaboration with its external partners, effective outreach efforts and targeted marketing.

PNC's early career programs are a critical component of its overall talent strategy. The company's 10-week internship program brings nearly 500 undergraduate students into the company every summer to apply their academic knowledge while learning about the financial services industry. As an integral part of PNC's talent and diversity strategy, recruiting for early career talent programs employ a robust outreach and candidate-engagement strategy that includes partnerships with Historically Black Colleges and Universities, underclassmen diversity summits and partnerships with many diversity-focused organizations. About 74% of PNC interns subsequently receive an offer of full-time employment, including placement in its Early Career Development Programs, and approximately 76% of these offers are accepted.

PNC set a public goal that at least 50% of its Early Career Development Program would be comprised of diverse candidates – with “diverse” defined, in this instance, as including women, veterans, people of color and those with a disability. In calendar year 2019, 63.8% of PNC's early career program candidates were diverse.

PNC's Early Career Development Programs expose recent graduates to one of nine business areas, where they learn, network and develop professionally. As they rotate through different business units and functions, analysts and associates receive hands-on experience that prepares them for placement into established roles. As of November 1, 2020, PNC had 781 current development program associates, 47.6% of whom began as interns.

Equally important to recruiting top talent is developing and advancing talent. In 2019, PNC University implemented a learning experience platform, iLearn, which revolutionized learning and development at PNC by providing timely, curated resources to meet the needs of PNC's businesses and the employees who support them. iLearn offers over 30,000 content items on demand to help employees grow their skills and knowledge. Additionally, iLearn enables social learning by making it easy for employees to share content recommendations and connect with like-minded learners through groups.

In 2020, PNC employees completed 2.4 million hours of training and education. Additionally, over 51,000 employees completed more than 2.1 million content items in iLearn throughout the year with over 10,000 items being shared between employees. The company's educational offerings align with its Leadership Standards and goals/priorities for different LOBs; address different learning preferences; enable employees to grow in their current roles while preparing for future roles; and allow managers to help guide employee learning opportunities.

Another way PNC supports career development—not only for the company's benefit but for the community's—is its PartnerUP program, launched in 2018. This program aims to bring career opportunities to high school seniors who may not see post-secondary education as their next step. Since its initial launch, the program has expanded to serve 23 school districts and offers a curriculum for both high school juniors and seniors, increasing its reach to more than 3,000 local students. More than 10 regional employers are part of this PNC-led collaborative. More information can be found at www.pnc.jobs/partnerup.

Women's Business Development

PNC established Women's Business Development to help the bank better serve female financial decision makers, including employees, clients, prospects and those in the company's communities. PNC strives to provide women with timely, relevant and informative programs to help them build on the banking relationships that are essential to financial wellness. By offering resources and connections and serving as an ally and partner, PNC is committed to inspiring greater financial confidence among women and creating an equitable path forward for women in business. Among other programs, initiatives and resources, Women's Business Development offers value through:

- **Women's Business Advocates:** More than 3,000 male and female employees have completed proprietary training to become PNC-Certified Women's Business Advocates ("WBAs"). These employees are especially committed to supporting the achievement of female financial decision-makers, including women who own or run a business. In addition to delivering financial products, services and resources, PNC WBAs often play leadership roles in organizations that mentor or connect women. As a result, WBAs are aware of the issues that impact female financial decision-makers and have connections that are valuable to employees, clients, prospects and those in PNC's communities.
- **Resources for Women in Business:** A dedicated website, pnc.com/women, provides female decision makers with articles, success stories, webcasts and additional ideas and tips to enhance their professional and personal financial lives. PNC's *Insights for Women in Business* magazine is published bi-annually; hard copies are distributed to customers through the branch network and WBAs, and a digital version is broadly accessible via pnc.com/women. *Women in Business Week*, an annual event to connect with and better support female customers and prospects, is one of the many ways in which PNC engages, enlightens, educates, inspires, attracts and retains its female clients. The event provides female financial decision-makers with an opportunity to glean valuable insights for themselves, their families and businesses, while allowing PNC bankers to establish and build relationships in a way that differentiates PNC. In 2020, PNC celebrated its tenth consecutive *Women in Business Week* with five consecutive days of virtual programming. Included was a keynote presentation that included a \$25,000 sweepstakes and a 30-minute consulting session with the keynote speaker for the winning business owner.
- **Sponsorships:** Corporate sponsorships with organizations, including C200 (formerly Committee of 200), the Women's Presidents' Organization and Women in Bio reflect PNC's commitment to female financial decision-makers, including entrepreneurs and executives, and the company with access to valuable insights, resources and connections. PNC Regional Presidents' organizations sponsor additional similar organizations that are local to the markets they serve. Additionally, PNC has engaged organizations like The Acceleration Project, a nonprofit, to provide workshops and one-on-one consulting to women- or minority-owned small businesses.
- **Strong Governance:** The Director of Women's Business Development receives support from an Advisory Board, which consists of senior leaders across the organization, and

two Working Groups, which consist of mid- and senior-level employees across the organization. The Advisory Board and Working Groups lend guidance, support and expertise and help ensure that Women's Business Development comes to life in a consistent manner across all markets and lines of business.

Supplier Diversity

PNC's commitment to an inclusive culture is also reflected in its supplier relationships. Building and maintaining relationships with a diverse supplier base is an important goal for PNC as diverse suppliers increase supply chain competitiveness, grow the customer base and provide PNC an advantage when bidding on new business opportunities. Supplier diversity initiatives are important to PNC's clients and prospective clients, and PNC's ability to demonstrate alignment with its goals in this area is important for securing and maintaining business.

PNC's procurement practices are designed to identify diverse-owned businesses committed to delivering the service, quality and value that defines its brand, and promote the economic growth of the local and diverse business communities PNC serves. PNC's award-winning Supplier Diversity Program is supported by corporate policies and procedures and aligns with its internal supply chain practices. Additionally, PNC has a policy to provide small and diverse-owned businesses with equal opportunity to compete for PNC's business through competitive processes. By engaging a diverse supplier base, PNC helps to promote economic and community development in the regions the organization serves.

PNC's Supplier Diversity Program ("Program") serves businesses owned by minorities, women, military veterans, LGBTQ+ individuals, persons with disabilities, and other disadvantaged and small business enterprises. In 2019, PNC spent \$372 million with Program suppliers, directly and indirectly. This represented 11.3% of PNC's total eligible supplier spending and is above the peer benchmark (per the Financial Services Roundtable for Supplier Diversity annual benchmarking survey). The Program received eight awards in 2020, including:

- 2020 National Business Inclusion Consortium Best of the Best Corporations for Inclusion;
- 2020 Best Corporation for Veteran's Business Enterprises by National Veteran-Owned Business Association;
- US Pan Asian American Chamber of Commerce Top 35 Corporate Star; and
- Best of the Best Supplier Diversity Program by:
 - Black EOE Journal*;
 - Professional Women's Magazine;
 - US Veteran's Magazine*;
 - Hispanic Network; and

Awards and Recognition

PNC endeavors to build, maintain and nurture a diverse, equitable and inclusive environment for employees, as well as to build a bank accessible and responsive to its diverse clients and communities. PNC customers have very diverse needs, and the company is proud to serve all of them. PNC designs its services and facilities to be inclusive for customers at every level of income, physical ability and stage of life. As PNC customers' needs shift, the company listens and evolves its offerings accordingly. These efforts have been recognized by a variety of reputable third parties:

- 2019 Employer of the Year, Disability:IN (2019)
- Best Finance Companies for Women, Fairygodboss (2019)
- Gender-Equality Index, Bloomberg (2019)
- Best Places to Work for LGBTQ Equality, Human Rights Campaign (2019)
- A. Leon Higginbotham Corporate Leadership Award, National Lawyers' Committee for Civil Rights (2018)
- Top 50 Employers, *CAREERS & the disABLED* magazine (2020)
- Top 70 Companies for Executive Women, National Association for Female Executives (2019)
- 100% Score on the 2019 Disability Equality Index[®] (DEI[®]) Best Places to Work[™]
- The Most Powerful Women in Banking and Finance, *American Banker* (2018)
- 50 Best Companies for Diversity, *Black Enterprise* magazine (2018)
- Best Companies to work for Women, WOMEN'S CHOICE AWARD[®] (2019)
- Top Financial Companies, *Professional Woman's* magazine (2019)
- 2019 "Best-of-the-Best" Corporation for Inclusion, National Gay & Lesbian Chamber of Commerce and National Business Inclusion Consortium (2019)
- Best Companies for Dads, *Working Mother* magazine (2018)
- 50 Best Places to Work for New Dads, *Fatherly* (2018)
- Top Supplier Diversity Programs, *Black EOE Journal* (2019)
- Top Employer, *Black EOE Journal* (2019)
- Top LGBTQ+ Friendly, *Black EOE Journal* (2019)
- 50 Out Front: Best Places to work for Women & Diverse Managers, *DiversityMBA Magazine* (2019)
- Best of the Best for Top Disability-Friendly Companies, *DIVERSEability* magazine (2018)
- Top Financial/Banking Companies, *Hispanic Network* magazine (2018)
- Top 1000 Company Worldwide for Millennial Women, *Mogul* (2018)
- Best Companies to work for Multicultural Women, WOMEN'S CHOICE AWARD[®] (2019)

Workforce Demographics

As of November 2020, PNC's workforce demographics:¹

Female: 58.8%

People of Color: 28.9%

Veteran: 2.5%

Disabled: 3.3%

LGBTQ+: 4.7%

As reported in PNC's 2019 Corporate Social Responsibility Update:

WORKFORCE DIVERSITY										
CSR REPORTING CATEGORIES	WOMEN	MEN	WHITE	PEOPLE OF COLOR	BLACK/AFRICAN AMERICAN	HISPANIC/LATINO	ASIAN	AMERICAN INDIAN	HAWAIIAN/PACIFIC ISLANDER	TWO OR MORE RACES
Executive / Senior-Level	31.5%	68.5%	85.9%	14.1%	3.7%	2.3%	7.0%	0.3%	0.1%	0.6%
First- / Mid-Level	55.9%	44.1%	76.8%	23.2%	10.9%	5.7%	5.0%	0.2%	0.1%	1.4%
Professional	53.0%	47.0%	74.5%	25.5%	10.3%	6.4%	6.7%	0.3%	0.2%	1.7%
All Other	77.4%	22.6%	62.2%	37.8%	22.6%	7.6%	4.3%	0.3%	0.2%	3.0%
Full-Time	58.6%	41.4%	-	-	-	-	-	-	-	-
Part-Time	83.7%	16.3%	-	-	-	-	-	-	-	-
Total Workforce	59.5%	40.5%	72.2%	28.3%	13.7%	6.5%	5.8%	0.2%	0.1%	2.0%

**Data reflects our workforce as of December 31, 2019.*

¹ Data is based on internal and self-reporting.

Public Exhibit 26

BBVA Bancshares/BBVA USA Diversity and Inclusion Overview

BBVA USA Diversity and Inclusion

BBVA USA (or the “Bank”) values diversity in all forms as a competitive advantage in today’s global economy. The Bank’s purpose, “to bring the age of opportunity to everyone,” exists in part to promote diversity and inclusion across all stakeholder groups, starting with a focus on diversity in the workplace, which is critical to the Bank’s success. Creativity and talent are not restricted to any particular background, race, gender, ethnicity or other classification. A diverse pool of creative and talented people provides an enhanced ability to understand the wants and motivations of a broad customer base. This guiding principle allows the Bank to provide the best possible service to a wide variety of customers and offer knowledge and expertise in support of the many communities where it operates.

BBVA USA’s prioritization of diversity and inclusion starts with its top leadership and is implemented through various initiatives.

Senior Leadership

BBVA USA has led the charge for diversity and inclusion through its early implementation of a company-wide diversity and inclusion council and strategy in 2013. In 2019, BBVA USA’s CEO, Javier Rodriguez Soler, was appointed as the Global Executive Sponsor for BBVA’s workplace diversity and inclusion strategy to drive global program adoption and accountability. This exemplifies BBVA USA’s commitment to diversity and inclusion beginning at the top of its structure and ensures that the Bank’s progress and best practices are reflected across its global footprint.

BBVA USA’s Board of Directors is comprised of twelve members, 17% of which are women and 42% of which are considered Hispanic or Latinx. Most recently, BBVA USA announced the addition of its second female board member, Carin Mary Barth, in January 2020, increasing the number of female board members to two. BBVA USA has four board committees: Audit and Compliance, Compensation and Benefits, Executive and Risk. The diversity of BBVA USA’s Board of Directors is reflected in each of the committees where at least one committee member is female or part of a racial or ethnic minority group.

BBVA’s Management Committee is led by BBVA USA CEO, Javier Rodríguez Soler, who is an acting member. The additional twelve members all have reporting responsibility to the CEO. Women represent 15% of BBVA USA’s Management Committee and, in terms of racial and ethnic representation, the Management Committee represents the employee population within 10% in each racial and ethnic category as demonstrated below:

- White: Employees 48%, Management Committee 46%
- Hispanic/Latino: Employees 30%, Management Committee 38%
- Black or African American: Employees 15%, Management Committee 8%
- Asian: Employees 5%, Management Committee 0%
- Two or More Races: Employees 1%, Management Committee 8%

In addition to race and ethnicity, one member of BBVA USA's Management Committee identifies as LGBTQ+, which represents 8% of the leadership team, and one member identifies as an individual with disabilities, representing 8% as well.

BBVA USA has developed numerous initiatives and programs to support diversity and inclusion within its stakeholder groups of employees, customers, communities and suppliers.

- **Recognition.** BBVA USA has been recognized by DiversityInc, which ranked BBVA USA among the top 50 companies for diversity in 2017 and 2019. BBVA USA Bancshares, Inc. was also recognized in 2018, 2019, and 2020 with a perfect score of 100% from the Human Rights Campaign survey on workplace equality, the Corporate Equality Index.
- **Leadership Structure.** Diversity and inclusion efforts at BBVA USA are led by the Chief Talent & Culture Executive reporting to the Bank's President and CEO. Individuals from both the Talent & Culture and Communications and Responsible Business business units comprise the diversity team. External diversity and inclusion initiatives are led by the Director of Communications and Responsible Business, whose team partners with many organizations to support communities where BBVA USA operates across the U.S. The Director of Communications and Responsible Business is also a direct report of the President and CEO, indicating the importance the Bank puts on diversity and inclusion. Across the organization, there are 80 employees who work on diversity and inclusion initiatives.
- **Developing Employees.** In 2017, BBVA USA launched its first Business Resource Group, Women in Leadership, in an effort to increase engagement for women in BBVA USA and provide a forum for mentorship, sponsorship, professional development and networking. The Business Resource Group was met with overwhelming employee support and has since created chapters in the largest BBVA USA markets. In 2020, BBVA USA launched its second Business Resource Group to support LGBTQ employees across its seven-state footprint. There are plans to launch two new identity-based business resource groups for Hispanic/Latinx and Black/African American employees in 2021.
- **Acknowledging and Addressing Bias.** To reduce and eliminate the workplace impact of unconscious bias, BBVA USA implemented its Blending the Best training in 2013, an inclusionary training program focused on understanding unconscious bias in the workplace. The four-step training includes in-person training, webinars and online content for all employees so that everyone feels welcomed, heard, valued and respected. In addition, the Bank is currently exploring approaches to develop more inclusive job descriptions that provide compelling ways for diverse candidate pools to imagine their roles with the Bank and encourage them to apply. In 2019, BBVA USA launched in-person and virtual training sessions for employees to better understand the intersectionality of identity, acknowledge unconscious biases, and recognize societal privilege and oppression due to racial inequality.

- **Racial Justice**. In response to the tragic killings of George Floyd, Ahmaud Arbery, Breonna Taylor and other Black Americans, BBVA USA hosted more than 150 small group sessions with over 1,100 employees to share experiences and respond to difficult and often uncomfortable questions about racial inequality. Of those who participated, the overwhelming majority indicated the discussions were extremely worthwhile and substantially improved relationships with fellow team members. BBVA USA has also made external commitments to support organizations that advocate for racial justice, such as NAACP, Unidos US, Human Rights Campaign, Congressional Black Caucus Foundation, Congressional Hispanic Caucus Institute and Victory Institute.

Public Exhibit 27

Information on PNC/PNC Bank Litigation Matters

Status of Material PNC Litigation

Interchange Litigation

- Description:
 - PNC, originally as successor to National City Corporation and National City Bank, and now in its own right, is a defendant in putative nationwide class action complaints filed against Visa, MasterCard and about a dozen issuing and acquiring banks. Plaintiffs make claims principally under the federal antitrust laws, alleging that defendants conspired to fix the prices for general purpose card network services, causing the class to pay inflated interchange fees. The focus is on the honor-all-cards rule forcing merchants to accept all Visa cards if it accepts any of them, and "anti-steering" rules that keep merchants from directing consumers to cheaper forms of payment.
 - The existing complaints seek injunctive relief, actual and treble damages, and attorney's fees for a proposed class that includes merchants that accepted Visa and/or MasterCard from January 1, 2004 to November 28, 2012. However, following rejection of a settlement (see Status), a proposed amended complaint seeks damages for a class including merchants that have accepted Visa and/or MasterCard at any time from and after January 1, 2004. A separate proposed complaint, in which PNC is not named, seeks equitable relief only.
 - In addition to the principal suits, a number of individual suits have been filed, originally as "opt-outs" to the settlement but now as stand-alone cases (since there is presently no settlement). PNC was a named defendant in only one, Luby's Fuddruckers Restaurants.
- Status:
 - In 2013 the district court approved, a class settlement that provided up to \$6.6 billion and certain equitable relief. On June 30, 2016, the U.S. Court of Appeals for the Second Circuit vacated the district court's certification of the class and reversed approval of the settlement. The court did not take issue with the amount of damages but held that the merchants not in the damages class (those who accepted cards after November 28, 2012) needed separate representation. A petition for certiorari with the U.S. Supreme Court was subsequently denied.
 - In June 2018 the "(b)(3)" (money damages) class reached an agreement in principle to settle the litigation for an additional \$900 million, \$600 million of which is attributable to Visa (the remainder to MasterCard). On September 18, 2018, Plaintiffs moved for preliminary approval of the settlement, which was granted on January 24, 2019. Per the court's preliminary approval order, notice was completed and the opt-out period concluded, and the final approval hearing

was held on November 7, 2019. Many merchants opted out, but defendants decided to maintain the agreement in force. On December 16, 2019, the district court granted final approval to the settlement. That decision was appealed by a number of objectors to the Second Circuit, and those consolidated appeals are being briefed.

Residential Mortgage-Backed Securities Indemnification Demands

- Description:
 - At various times in 2009 and 2011, PNC received letters from certain banks asserting that PNC, as successor to National City Mortgage Company, sold loans to these banks that were subsequently securitized. The banks were sued in lawsuits alleging misstatements and omissions in the offering statements. The banks assert that the agreements governing the sale of these loans obligate PNC to indemnify the banks in connection with the claims being made in the securities litigation matters.
- Status:
 - PNC timely responded to these demands. PNC is unaware of any determinations of liability to plaintiffs in the underlying lawsuits, although it has been reported in the media that at least some of the lawsuits have been settled.

Pre-Need Funeral Arrangements

- Description:
 - This litigation filed against National City Bank and PNC Bank in federal court in Missouri arises out of a criminal scheme by entities that sold pre-need funeral contracts. One entity, National Prearranged Services (“NPS”), maintained trusts with Allegiant Bank, a predecessor of PNC's predecessor National City, into which funeral contract monies were deposited. Upon insolvency of NPS and related entities, the receiver and certain state insurance guaranty associations sued PNC, as successor to Allegiant, as well numerous other banks that acted as trustees and certain other service-providers to NPS. Plaintiffs alleged that Allegiant Bank breached its fiduciary duties and acted negligently, contributing to \$600 million in losses from the criminal scheme.
- Status:
 - In March 2015, a jury returned a verdict against PNC for \$391 million, which included \$35.5 million in punitive damages. That judgment was subsequently reduced by the district court to \$290 million. In August 2017, the Court of Appeals reversed the judgment and ordered a new trial based on trust rather than tort law principles. The non-jury retrial of this matter was conducted between

November 28, 2018 and January 11, 2019. On July 3, 2019, the Court issued a 305-page decision, finding breaches of fiduciary duty and assessing damages in the total amount of \$102 million, inclusive of \$15 million in punitive damages and approximately \$15 million in pre-judgment interest. On July 18, we appealed to the United States Court of Appeals for the Eighth Circuit. On July 24, 2019, plaintiffs filed a petition to be awarded their fees and costs for the entirety of the case. On August 19 the Court stated that it would award fees and costs but only for the post-remand period. Plaintiffs submitted a revised fee petition on September 9, 2019 seeking a total of \$16,451,482 in fees and costs. On September 10, 2019, we moved to reduce the judgment by \$6,505,886 due to the Court's error in computing prejudgment interest. The court partially granted the relief sought on December 4, 2019 reducing the judgment to \$99,497,290.24. On February 21, 2020, the Court awarded fees in the amount of \$7,005,337, which award has been appealed to the Eighth Circuit. Additionally, Plaintiffs have now voluntarily dismissed their cross-appeal pending in the Eighth Circuit.

DD Growth Premium Master Fund

- Description:
 - This proceeding by the Liquidators of the DD Growth Premium Master Fund arises from the services provided to DD Growth by a European subsidiary (“GIS Europe”) of PNC Global Investment Servicing, a former subsidiary of PNC. The claim asserts that GIS Europe breached duties in connection with calculations of the net asset values of the fund.

- Status:
 - The Irish Proceedings settled at mediation in Dublin, Ireland on March 10, 2019 and the settlement has been completed and the Irish case has been dismissed.

 - By judgment dated February 28, 2019, the Milan Court granted the Bank of New York Mellon’s motion to dismiss and granted judgment in favor of defendants. The Court declared that “the Italian courts do not have jurisdiction over the matter in relation to the claim brought by the plaintiffs against the defendant BANK OF NEW YORK Mellon Fund Services (Ireland) DAC,” because whatever claims plaintiffs allege were subsumed within the DD Growth receivership proceedings (above). The Italian Appeals Court heard argument on October 14, 2020, and has scheduled a second hearing for November 18, 2020, with final papers to be filed within 3 days before the hearing.

Low-Income Housing Tax Credits

- Description:
 - In May 2017, PNC received a Grand Jury Subpoena from the US Attorney’s Office for the Southern District of Florida seeking: (1) information about certain low-income housing projects where PNC acquired low-income housing tax credits; and (2) emails and human resource records for a PNC employee who was involved in some of those projects. The US Attorney’s Office has obtained guilty pleas from development companies and individuals with whom PNC had worked on low-income housing deals.
- Status:
 - PNC is cooperating with the government’s inquiry.

CFTC – SWAP Dealer Enforcement Action

- Description:
 - On September 30, 2019, the Commodities Futures Trading Commission (“CFTC”) filed and settled charges against PNC Bank, National Association (PNC), a provisionally registered swap dealer, for failing to comply with PNC’s swap reporting obligations as a swap dealer. According to the order, PNC failed to properly report legal entity identifiers, primary economic terms, and continuation data to its swap data repository (“SDR”); failed to file large trader reports for its physical commodity swaps; and failed to timely report certain trades to its SDR. The CFTC order imposes a \$300,000 civil monetary penalty on PNC, among other sanctions, for these reporting violations.
 - PNC’s reporting failures were in violation of the reporting requirements of Parts 20, 43, and 45 of the CFTC regulations.
- Status:
 - The order recognizes PNC’s self-reporting before PNC knew the full extent of its violations and PNC’s full cooperation with the CFTC Division of Enforcement, the CFTC Division of Swap Dealer and Intermediary Oversight, and the CFTC Division of Market Oversight. The order also recognizes PNC’s remediation of its swaps reporting issues both on an ongoing basis and with respect to historical reports, including transactions no longer on PNC’s books.

USAA v. PNC

- Description:
 - USAA filed suit against PNC in the Eastern District of Texas claiming that PNC's mobile remote deposit capture systems infringe on two patents owned by USAA. USAA seeks, among other things, a judgment that PNC is infringing each of the patents, damages for infringement and attorneys' fees.
- Status:
 - PNC is vigorously defending against these claims.

Public Exhibit 28

Information on BBVA Bancshares/BBVA USA Litigation Matters

BBVA USA Bancshares, Inc./BBVA USA Public Litigation

Active Litigation:

BAGWELL

In January 2014, the Bank was named as a defendant in a lawsuit filed in the District Court of Dallas County, Texas, David Bagwell, individually and as Trustee of the *David S. Bagwell Trust, et al. v. BBVA USA, et al.*, wherein the plaintiffs (who are the borrowers and guarantors of the underlying loans) allege that BBVA USA wrongfully sold their loans to a third party after representing that it would not do so. The plaintiffs seek unspecified monetary relief. Following trial in December 2017, the jury rendered a verdict in favor of the plaintiffs totaling \$98 million. On June 27, 2018, the court entered a judgment in favor of the plaintiffs in the amount of \$96 million, which includes prejudgment interest. The Bank has appealed and will vigorously contest the judgment on appeal. The Company believes there are substantial defenses to these claims and intends to defend them vigorously.

On December 14, 2020, the appeals court issued a decision reversing the jury verdict and rendering a plaintiffs “take-nothing” judgment in favor of the Bank. The plaintiffs have appellate options to seek review of the decision in favor of the Bank.

SW ENERGY

In October 2016, BSI was named as a defendant in a putative class action lawsuit filed in the District Court of Harris County, Texas, *St. Lucie County Fire District Firefighters' Pension Trust, individually and on behalf of all others similarly situated v. Southwestern Energy Company, et al.*, wherein the plaintiffs allege that Southwestern Energy Company, its officers and directors, and the underwriting defendants (including BSI) made inaccurate and misleading statements in the registration statement and prospectus related to a securities offering. The plaintiffs seek unspecified monetary relief. The Company believes there are substantial defenses to these claims and intends to defend them vigorously.

POWELL

The Company and the Bank have been named in two proceedings involving David L. Powell: one that was filed in January 2017 with the Federal Conciliation and Arbitration Labor Board of Mexico City, Mexico, *David Lannon Powell Finneran v. BBVA USA Bancshares, Inc., et al.*, and one that was filed in April 2018 in the United States District Court for the Northern District of Texas, *David L. Powell, et al. v. BBVA USA*. Powell alleges discrimination and wrongful termination in both proceedings, and seeks unspecified monetary relief. The Company believes there are substantial defenses to these claims and intends to defend them vigorously.

CHATTOPADHYAY

In March 2019, the Company and its subsidiary, Simple Finance Technology Corp., were named as defendants in a putative class action lawsuit filed in the United States District Court for

the Northern District of California, *Amitahbo Chattopadhyay v. BBVA USA Bancshares, Inc., et al.* Plaintiff claims that Simple and the Company only permit United States citizens to open Simple accounts (which are exclusively originated through online channels). Plaintiff has recently amended the complaint and now also takes issue with BBVA USA's practice of directing non-citizen applicants to complete the online account origination processes in a physical branch location. Plaintiff alleges that these practices constitute alienage discrimination and violations of California's Unruh Act. The Company believes that there are substantial defenses to these claims and intends to defend them vigorously.

FERGUSON

In July 2019, the Company was named as a defendant in a putative class action lawsuit filed in the United States District Court for the Northern District of Alabama, *Ferguson v. BBVA USA Bancshares, Inc.*, wherein the plaintiffs allege certain investment options within the Company's employee retirement plan violate provisions of ERISA. The plaintiffs seek unspecified monetary relief. The Company believes there are substantial defenses to these claims and intends to defend them vigorously.

ZAMORA-ORDUNA

In April 2020, the Bank was named in a putative class action lawsuit filed in the District Court of Bexar County, Texas styled *Zamora-Orduna Realty Group LLC v. BBVA USA*, wherein plaintiffs allege the Bank tortiously failed to process certain loan requests submitted in connection with the federal Paycheck Protection Program. The plaintiffs seek an amount not less than \$10 million along with other demands for unspecified monetary relief. The Company believes there are substantial defenses to these claims and intends to defend them vigorously.

ESTECH

In April 2020, BBVA USA was named as a defendant in a lawsuit filed in the United States District Court for the Eastern District of Texas, Marshall Division originally styled *Estech Systems, Inc. v. BBVA USA Bancshares, Inc.*, alleging that BBVA USA has violated intellectual property rights owned by the plaintiff in connection with various patents regarding voice-over-internet protocols (VoIP). The plaintiff alleges that BBVA USA's use of certain phone systems and technologies violate its claimed patent rights. The plaintiff seeks unspecified monetary relief. The Company believes there are substantial defenses to these claims and intends to defend them vigorously.

HILL

In June 2020, BBVA USA was named as a defendant in a putative class action lawsuit filed in the United States District Court for the Southern District of California styled *Sarah Hill v. BBVA USA*, challenging BBVA USA's assessment of certain overdraft fees. The plaintiffs seek unspecified monetary relief. The Company believes there are substantial defenses to these claims and intends to defend them vigorously.

OCCIDENTAL

In July 2020, BSI was named as a defendant in a putative class action lawsuit filed in the Supreme Court of the State of New York, County of New York, styled *City of Miami Fire Fighters' and Police Officers' Retirement Trust, individually and on behalf of all others similarly situated v. Occidental Petroleum Corporation, et al.*, wherein the plaintiffs allege that Occidental Petroleum Corporation, its officers and directors, and the underwriting defendants (including BSI) made inaccurate and misleading statements in the registration statement and prospectus related to a securities offering. The plaintiffs seek unspecified monetary relief. The Company believes there are substantial defenses to these claims and intends to defend them vigorously.

MACLEOD

In October 2020, the Company was named in a putative class lawsuit filed in the District Court of Denver County, State of Colorado, styled *Jean MacLeod v. BBVA USA* wherein the plaintiff, individually and on behalf of all others similarly situated, alleges that BBVA failed to refund unearned guaranteed automobile protection fees to her and other customers who paid their auto loans off early as supposedly required by state law. The plaintiffs seek unspecified monetary relief. The Company believes there are substantial defenses to these claims and intends to defend them vigorously.

YATRA

In October 2020, the Company was named in a lawsuit filed in the Chancery Court of the State of Delaware, styled *Yatra Online, Inc. v. Ebix Inc., et al.*, wherein the plaintiff alleges that BBVA USA, as a participating lender in a syndicated loan facility to Ebix, and along with multiple other lenders, tortiously interfered in a certain merger transaction between plaintiff and Ebix. The plaintiff seeks unspecified monetary relief. The Company believes there are substantial defenses to these claims and intends to defend them vigorously.

Closed Litigation:

BELLISSIMO

In September 2017, BBVA Compass was named as a defendant in a putative class action lawsuit filed in the United States District Court for the Northern District of Illinois, dismissed and refiled in the Circuit Court of Jefferson County, Alabama, *Lara Bellissimo, et al. individually and on behalf of similarly situated individuals v. BBVA Compass*, alleging violations of the Telephone Consumer Protection Act in the context of collections calls to the cell phones of individuals who were not the individuals that provided the phone numbers to BBVA Compass. The parties agreed to a class settlement which was ultimately approved by the court and the matter is now fully concluded.

HOSSFELD

In December 2016, BBVA Compass was named as a defendant in a putative class action lawsuit filed in the United States District Court for the Northern District of Alabama, *Robert*

Hossfeld, individually and on behalf of all others similarly situated v. BBVA Compass, alleging violations of the Telephone Consumer Protection Act in the context of customer satisfaction survey calls to the cell phones of individuals who have not given, or who have withdrawn, consent to receive calls on their cell phones. The parties agreed to a class settlement which was ultimately approved by the court and the matter is now fully concluded.

STABILIS

In November 2017, BBVA Compass was named as a defendant in a lawsuit filed in the United States District Court for the Southern District of New York and subsequently transferred to the United States District Court for the Northern District of Texas, *Stabilis Fund II, LLC v. BBVA Compass*, alleging that BBVA Compass fraudulently induced the plaintiff to purchase a loan that subsequently became the subject of litigation. The parties ultimately stipulated to dismissal and the matter is now fully concluded.

MX BONDS

In March 2018, the Company and BSI were named as defendants in a putative class action lawsuit filed in the United States District Court for the Southern District of New York, *In re Mexican Government Bonds Antitrust Litigation*, alleging that the defendant financial institutions engaged in collusion with respect to the sale of Mexican government bonds. Five substantially similar lawsuits were filed and consolidated with the original lawsuit. The Company and BSI have been dismissed from the matter.

LOMIX

In March 2015, BBVA Compass was named as a defendant in a lawsuit filed in the United States District Court for the Southern District of Texas, *Lomix Limited Partnership, et al. v. BBVA Compass*, wherein the plaintiffs (who are the borrower and guarantors of the underlying loan) allege that BBVA Compass wrongfully sold their loan to a third party, and wrongfully disclosed the guarantors' personal financial information in connection with the sale of the loan. The parties ultimately stipulated to dismissal and the matter is now fully concluded.

PLAINS ALL AMERICAN

In January 2016, BBVA Securities Inc. ("BSI") was named as a defendant in a putative class action lawsuit filed in the United States District Court for the Southern District of Texas, *In re Plains All American Pipeline, L.P. Securities Litigation*, wherein the plaintiffs challenge statements made in registration materials and prospectuses filed with the Securities and Exchange Commission in connection with eight securities offerings of stock and notes issued by Plains GP Holdings and Plains All American Pipeline and underwritten by BSI, among others. The plaintiffs seek unspecified monetary relief. On April 2, 2018, the court granted the defendants' motion to dismiss with prejudice. The plaintiffs have appealed. The dismissal was affirmed on appeal and the matter is now fully concluded.

Public Exhibit 29

BBVA USA CRA Assessment Areas

BBVA USA CRA Assessment Areas

2020 CRA ASSESSMENT AREAS					
State - Assessment Area	Tiers	State Code	MSA/MD Code	County Code	County Name
ALABAMA (14)					
1 Anniston-Oxford AL MSA	2	1	11500	15	Calhoun
2 Auburn-Opelika AL MSA	2	1	12220	81	Lee
3 Birmingham-Hoover AL MSA	1	1	13820	009 073 115 117	Blount Jefferson St. Clair Shelby
4 Daphne-Fairhope-Foley AL MSA	1	1	19300	3	Baldwin
5 Decatur AL MSA	2	1	19460	103	Morgan
6 Dothan AL MSA	2	1	20020	69	Houston
7 Eufaula AL Non-MSA	2	1	99999	5	Barbour
8 Florence-Muscle Shoals AL MSA	2	1	22520	033 077	Colbert Lauderdale
9 Gadsden AL MSA	2	1	23460	55	Etowah
10 Huntsville AL MSA	1	1	26620	083 089	Limestone Madison
11 Mobile AL MSA	1	1	33660	97	Mobile
12 Montgomery AL MSA	1	1	33860	101	Montgomery
13 Northeast AL Non-MSA	2	1	99999	043 049 071 095 127	Cullman DeKalb Jackson Marshall Walker
14 Tuscaloosa AL MSA	2	1	46220	125	Tuscaloosa
ARIZONA (7)					
15 Flagstaff AZ MSA	2	4	22380	5	Coconino
16 Lake Havasu City-Kingman AZ MSA	2	4	29420	15	Mohave
17 Northern AZ Non-MSA	2	4	99999	007 017	Gila Navajo
18 Phoenix-Mesa-Chandler AZ MSA	1	4	38060	013 021	Maricopa Pinal
19 Prescott Valley-Prescott AZ MSA	2	4	39140	25	Yavapai
20 Sierra Vista-Douglas AZ MSA	2	4	43420	3	Cochise
21 Tucson AZ MSA	1	4	46060	19	Pima
CALIFORNIA (13)					
22 Amador-Calaveras-Tuolumne CA Non-MSA	2	6	99999	005 009 109	Amador Calaveras Tuolumne
23 Bakersfield CA MSA	2	6	12540	29	Kern
24 Fresno CA MSA	2	6	23420	19	Fresno
25 Los Angeles-Long Beach-Glendale CA MD	2	6	31084	37	Los Angeles
26 Merced CA MSA	2	6	32900	47	Merced
27 Modesto CA MSA	2	6	33700	99	Stanislaus
28 Oakland-Berkeley-Livermore CA MD	2	6	36084	001 013	Alameda Contra Costa

29	Riverside-San Bernardino-Ontario CA MSA	1	6	40140	065 071	Riverside San Bernardino
30	Sacramento-Roseville-Folsom CA MSA	2	6	40900	061 067	Placer Sacramento
31	San Diego-Chula Vista-Carlsbad CA MSA	1	6	41740	73	San Diego
32	San Francisco-San Mateo-Redwood City CA MD	2	6	41884	81	San Mateo
33	San Jose-Sunnyvale-Santa Clara CA MSA	2	6	41940	85	Santa Clara
34	Stockton CA MSA	1	6	44700	77	San Joaquin
COLORADO (5)						
35	Boulder CO MSA	2	8	14500	13	Boulder
36	Colorado Springs CO MSA	2	8	17820	41	El Paso
37	Denver-Aurora-Lakewood CO MSA	1	8	19740	001 005 014 031 035 059	Adams Arapahoe Broomfield Denver Douglas Jefferson
38	Fort Collins CO MSA	2	8	22660	69	Larimer
39	Greeley CO MSA	2	8	24540	123	Weld
FLORIDA (7)						
40	Crestview-Fort Walton Beach-Destin FL MSA	2	12	18880	91	Okaloosa
41	Gainesville FL MSA	2	12	23540	1	Alachua
42	Homosassa Springs FL MSA	2	12	26140	17	Citrus
43	Jacksonville FL MSA	1	12	27260	019 031 089 109	Clay Duval Nassau St. Johns
44	Ocala FL MSA	2	12	36100	83	Marion
45	Pensacola-Ferry Pass-Brent FL MSA	2	12	37860	033 113	Escambia Santa Rosa
46	Tampa-St. Petersburg-Clearwater FL MSA	2	12	45300	53	Hernando
NEW MEXICO (3)						
47	Albuquerque NM MSA	1	35	10740	001 043	Bernalillo Sandoval
48	Las Cruces NM MSA	2	35	29740	13	Dona Ana
49	Southern NM Non-MSA	2	35	99999	027 035 051	Lincoln Otero Sierra
TEXAS (32)						
50	Abilene TX MSA	2	48	10180	253 441	Jones Taylor
51	Austin-Round Rock-Georgetown TX MSA	1	48	12420	209 453 491	Hays Travis Williamson
52	Beaumont-Port Arthur TX MSA	1	48	13140	199 245 361	Hardin Jefferson Orange
53	Brownsville-Harlingen TX MSA	1	48	15180	61	Cameron
54	Burnet TX Non-MSA	2	48	99999	53	Burnet
55	Gillespie-Kerr TX Non-MSA	2	48	99999	171 265	Gillespie Kerr
56	College Station-Bryan TX MSA	2	48	17780	41	Brazos

57	Corpus Christi TX MSA	2	48	18580	355	Nueces
58	Dallas-Plano-Irving TX MD	1	48	19124	085 113 121 139 257 397	Collin Dallas Denton Ellis Kaufman Rockwall
59	East TX Non-MSA	2	48	99999	241 373 405 457	Jasper Polk San Augustine Tyler
60	El Paso TX MSA	2	48	21340	141	El Paso
61	Fort Worth-Arlington-Grapevine TX MD	1	48	23104	251 367 439	Johnson Parker Tarrant
62	Grimes-Walker-Washington TX Non-MSA	2	48	99999	185 471 477	Grimes Walker Washington
63	Hale TX Non-MSA	2	48	99999	189	Hale
64	Hood TX Non-MSA	2	48	99999	221	Hood
65	Houston-The Woodlands-Sugar Land TX MSA	1	48	26420	015 039 157 167 201 339 473	Austin Brazoria Fort Bend Galveston Harris Montgomery Waller
66	Howard TX Non-MSA	2	48	99999	227	Howard
67	Killeen-Temple TX MSA	1	48	28660	27	Bell
68	Kleberg TX Non-MSA	2	48	99999	273	Kleberg
69	Laredo TX MSA	1	48	29700	479	Webb
70	Limestone TX Non-MSA	2	48	99999	293	Limestone
71	Longview TX MSA	2	48	30980	183 203	Gregg Harrison
72	Lubbock TX MSA	2	48	31180	303	Lubbock
73	Maverick TX Non-MSA	2	48	99999	323	Maverick
74	McAllen-Edinburg-Mission TX MSA	1	48	32580	215	Hidalgo
75	Odessa TX MSA	2	48	36220	135	Ector
76	San Angelo TX MSA	2	48	41660	451	Tom Green
77	San Antonio-New Braunfels TX MSA	1	48	41700	029 091 187 259	Bexar Comal Guadalupe Kendall
78	Starr TX Non-MSA	2	48	99999	427	Starr
79	Willacy TX Non-MSA	2	48	99999	489	Willacy
80	Tyler TX MSA	2	48	46340	423	Smith
81	Val Verde TX Non-MSA	2	48	99999	465	Val Verde
82	Waco TX MSA	2	48	47380	145 309	Falls McLennan
BBVA (82)						

Public Exhibit 30

BBVA USA Branches

BranchType (select one from list)	BranchTypeCode	PopularBranchName	AddressLine1	AddressLine2	AddressCity	AddressState	AddressZIP	AddressZIP4	BranchCounty(select)	AddressCountyID	BranchCertificationNumber
Staffed Branch (1)	1	Albertville Branch	300 West Main Street		Albertville	AL	35950		Marshall County	75	
Staffed Branch (1)	1	Anniston Branch	801 Noble Street		Anniston	AL	36201		Calhoun County	35	
Staffed Branch (1)	1	Athens East Branch	1003 Highway 72 East		Athens	AL	35611		Limestone County	69	
Staffed Branch (1)	1	Athens Main Branch	105 West Green Street		Athens	AL	35611		Limestone County	69	
Staffed Branch (1)	1	Auburn Main Branch	101 S College St	Suite 101	Auburn	AL	36830		Lee County	68	
Staffed Branch (1)	1	Village Plains Branch	1433 Opelika Road		Auburn	AL	36830		Lee County	68	
Staffed Branch (1)	1	Wildwood Branch	201 State Farm Parkway		Birmingham	AL	35209		Jefferson County	64	
Staffed Branch (1)	1	Inverness Branch	104 Inverness Plaza		Birmingham	AL	35242		Shelby County	86	
Staffed Branch (1)	1	Marketplace Branch	1916 Forestdale Boulevard		Birmingham	AL	35214		Jefferson County	64	
Staffed Branch (1)	1	Riverchase Branch	1789 Montgomery Highway		Birmingham	AL	35244		Jefferson County	64	
Staffed Branch (1)	1	Bbva Usa	15 20th Street S		Birmingham	AL	35233		Jefferson County	64	
Staffed Branch (1)	1	Birmingham Financial Center Branch	505 North 20th Street		Birmingham	AL	35203		Jefferson County	64	
Staffed Branch (1)	1	Westgate Branch	1151 Bankhead Highway West		Birmingham	AL	35204		Jefferson County	64	
Staffed Branch (1)	1	Roebuck Branch	9208 Parkway East		Birmingham	AL	35206		Jefferson County	64	
Staffed Branch (1)	1	Eastwood Village Branch	1668 Montclair Road		Birmingham	AL	35210		Jefferson County	64	
Staffed Branch (1)	1	Uab Branch	707 Richard Arrington Jr Blvd S	Suite 108	Birmingham	AL	35233		Jefferson County	64	
Staffed Branch (1)	1	31 & Valleydale Branch	1950 Highway 31 South		Birmingham	AL	35244		Shelby County	86	
Staffed Branch (1)	1	Cahaba Heights Branch	3960 Crosshaven Drive		Birmingham	AL	35243		Jefferson County	64	
Staffed Branch (1)	1	Lee Branch	105 Doug Baker Boulevard		Birmingham	AL	35242		Shelby County	86	
Staffed Branch (1)	1	Chickasaw Branch	365 North Craft Highway		Chickasaw	AL	36611		Mobile County	76	
Staffed Branch (1)	1	Cullman Main Branch	1715 Second Avenue Southwest		Cullman	AL	35055		Cullman County	49	
Staffed Branch (1)	1	Daphne Branch	28000 Us Highway 98		Daphne	AL	36526		Baldwin County	29	
Staffed Branch (1)	1	Decatur Main Branch	404 Well Street Northeast		Decatur	AL	35601		Morgan County	79	
Staffed Branch (1)	1	Decatur Beltline Branch	2009-C Beltline Road Southwest		Decatur	AL	35603		Morgan County	79	
Staffed Branch (1)	1	Dothan Main Branch	1263 West Main Street		Dothan	AL	36301		Houston County	62	
Staffed Branch (1)	1	Wiregrass Branch	2936 Montgomery Highway		Dothan	AL	36303		Houston County	62	
Staffed Branch (1)	1	Dothan West Branch	2872 West Main Street		Dothan	AL	36305		Houston County	62	
Staffed Branch (1)	1	Eufaula Main Branch	223 East Broad Street		Eufaula	AL	36027		Barbour County	30	
Staffed Branch (1)	1	Eufaula Square Branch	1009 South Eufaula Avenue		Eufaula	AL	36027		Barbour County	30	
Staffed Branch (1)	1	Midfair Branch	7200 Aaron Aronov Drive		Fairfield	AL	35064		Jefferson County	64	
Staffed Branch (1)	1	Greeno Road Branch	920 Fairhope Avenue		Fairhope	AL	36532		Baldwin County	29	
Staffed Branch (1)	1	Fairhope Main Branch	36 North Section Street		Fairhope	AL	36532		Baldwin County	29	
Staffed Branch (1)	1	Cox Creek Branch	210 Cox Creek Parkway		Florence	AL	35630		Lauderdale County	66	
Staffed Branch (1)	1	Florence Main Branch	412 North Court Street		Florence	AL	35630		Lauderdale County	66	
Staffed Branch (1)	1	Fort Payne Main Branch	200 Gault Avenue North		Fort Payne	AL	35967		DeKalb County	52	
Staffed Branch (1)	1	North Gault Branch	2311 Gault Avenue North		Fort Payne	AL	35967		DeKalb County	52	
Staffed Branch (1)	1	Gadsden Main Branch	601 Broad Street		Gadsden	AL	35901		Etowah County	55	
Staffed Branch (1)	1	Craft Farms Branch	3830 Gulf Shores Parkway		Gulf Shores	AL	36542		Baldwin County	29	
Staffed Branch (1)	1	Homewood Branch	1908 29th Avenue South		Birmingham	AL	35209		Jefferson County	64	
Staffed Branch (1)	1	Green Springs Branch	198 Green Springs Highway		Homewood	AL	35209		Jefferson County	64	
Staffed Branch (1)	1	Brookwood Branch	501 Shades Creek Parkway		Homewood	AL	35209		Jefferson County	64	
Staffed Branch (1)	1	Hoover Branch	1560 Montgomery Highway		Hoover	AL	35216		Jefferson County	64	
Staffed Branch (1)	1	Valleydale Branch	2641 Valleydale Road		Birmingham	AL	35244		Shelby County	86	
Staffed Branch (1)	1	The Grove At 150 Branch	5576 Grove Boulevard		Birmingham	AL	35244		Jefferson County	64	
Staffed Branch (1)	1	Huntsville Northwest Branch	2004 Country Club Avenue, Northwest		Huntsville	AL	35816		Madison County	72	
Staffed Branch (1)	1	Governors Drive Branch	114 Governors Drive, Southeast		Huntsville	AL	35801		Madison County	72	
Staffed Branch (1)	1	Jordan Lane Branch	1002 Jordan Lane, Northwest		Huntsville	AL	35816		Madison County	72	
Staffed Branch (1)	1	Haysland Square Branch	100 Cameron Road, Southwest		Huntsville	AL	35802		Madison County	72	
Staffed Branch (1)	1	Whitesburg Branch	4806 Whitesburg Drive, Southeast		Huntsville	AL	35802		Madison County	72	
Staffed Branch (1)	1	Midcity Branch	5901 University Drive Nw		Huntsville	AL	35806		Madison County	72	
Staffed Branch (1)	1	Jacksonville Square Branch	817 South Pelham Road		Jacksonville	AL	36265		Calhoun County	35	
Staffed Branch (1)	1	Jasper Main Branch	1713 Alabama Avenue		Jasper	AL	35501		Walker County	91	
Staffed Branch (1)	1	Leeds Branch	7925 Parkway Drive Southeast		Leeds	AL	35094		Jefferson County	64	
Staffed Branch (1)	1	Sullivan Street Branch	3735 Sullivan Street		Madison	AL	35758		Madison County	72	
Staffed Branch (1)	1	Bel Air Branch	321 Bel Air Boulevard		Mobile	AL	36606		Mobile County	76	
Staffed Branch (1)	1	Mobile Financial Center Branch	101 Dauphin Street		Mobile	AL	36602		Mobile County	76	
Staffed Branch (1)	1	Cloverleaf Plaza Branch	5399 Highway 90 West		Mobile	AL	36619		Mobile County	76	
Staffed Branch (1)	1	Overlook Branch	4823 Overlook Road		Mobile	AL	36618		Mobile County	76	
Staffed Branch (1)	1	Skyline Branch	3959 Government Boulevard		Mobile	AL	36693		Mobile County	76	
Staffed Branch (1)	1	Crichton Branch	2901 Springhill Avenue		Mobile	AL	36607		Mobile County	76	
Staffed Branch (1)	1	Mobile Regency Branch	4685 Airport Boulevard		Mobile	AL	36608		Mobile County	76	
Staffed Branch (1)	1	Dauphin Island Parkway Branch	2607 Dauphin Island Parkway		Mobile	AL	36605		Mobile County	76	
Staffed Branch (1)	1	Cottage Hill Branch	2290 Hillcrest Road		Mobile	AL	36695		Mobile County	76	
Staffed Branch (1)	1	Springhill Branch	4414 Old Shell Rd		Mobile	AL	36608		Mobile County	76	
Staffed Branch (1)	1	Zelda Road Branch	2760 Zelda Road		Montgomery	AL	36106		Montgomery County	78	
Staffed Branch (1)	1	Montgomery Downtown Branch	60 Commerce Street	Suite 110	Montgomery	AL	36104		Montgomery County	78	
Staffed Branch (1)	1	Forest Hills Branch	3460 Atlanta Highway		Montgomery	AL	36109		Montgomery County	78	

BranchType (select one from list)	BranchTypeCode	PopularBranchName	AddressLine1	AddressLine2	AddressCity	AddressState	AddressZIP	AddressZIP4	BranchCounty(select)	AddressCountyID	BranchCertificationNumber
Staffed Branch (1)	1	Normandale Branch	500 East Patton Avenue		Montgomery	AL	36111		Montgomery County	78	
Staffed Branch (1)	1	Eastdale Mall Branch	3508 Eastdale Circle		Montgomery	AL	36117		Montgomery County	78	
Staffed Branch (1)	1	Vaughn Plaza Branch	2811 Eastern Blvd		Montgomery	AL	36116		Montgomery County	78	
Staffed Branch (1)	1	Cornerstone Branch	7870 Vaughn Road		Montgomery	AL	36116		Montgomery County	78	
Staffed Branch (1)	1	Crestline Branch	229 Country Club Park		Mountain Brook	AL	35213		Jefferson County	64	
Staffed Branch (1)	1	Muscle Shoals Branch	606 East Avalon Avenue		Muscle Shoals	AL	35661		Colbert County	44	
Staffed Branch (1)	1	Northport Branch	1400 Mcfarland Boulevard		Northport	AL	35476		Tuscaloosa County	90	
Staffed Branch (1)	1	Oneonta Branch	300 Second Avenue East		Oneonta	AL	35121		Blount County	32	
Staffed Branch (1)	1	Opelika Branch	315 South Sixth Street		Opelika	AL	36801		Lee County	68	
Staffed Branch (1)	1	Oxford Branch	720 Quintard Drive		Oxford	AL	36203		Calhoun County	35	
Staffed Branch (1)	1	Pelham Branch	3080 Pelham Parkway		Pelham	AL	35124		Shelby County	86	
Staffed Branch (1)	1	Eight Mile Branch	4565 Saint Stephens Road		Prichard	AL	36613		Mobile County	76	
Staffed Branch (1)	1	Rainbow Plaza Branch	3213 Rainbow Drive		Rainbow City	AL	35906		Etowah County	55	
Staffed Branch (1)	1	Scottsboro Branch	402 East Laurel Street		Scottsboro	AL	35768		Jackson County	63	
Staffed Branch (1)	1	Spanish Fort Branch	6470 Us Highway 90		Spanish Fort	AL	36527		Baldwin County	29	
Staffed Branch (1)	1	Sumiton Branch	95 Hull Road		Sumiton	AL	35148		Walker County	91	
Staffed Branch (1)	1	Trussville Branch	5990 Chalkville Mountain Road		Birmingham	AL	35235	3315	Jefferson County	64	
Staffed Branch (1)	1	University Branch	630 University Boulevard East		Tuscaloosa	AL	35401		Tuscaloosa County	90	
Staffed Branch (1)	1	Mcfarland Branch	2390 Mcfarland Boulevard East		Tuscaloosa	AL	35404		Tuscaloosa County	90	
Staffed Branch (1)	1	Warrior Branch	100 Fifth Street East		Warrior	AL	35180		Jefferson County	64	
Staffed Branch (1)	1	Bullhead City Kbc Branch	2840 Highway 95	Suite 414	Bullhead City	AZ	86442		Mohave County	183	
Staffed Branch (1)	1	Casa Grande Branch	1101 East Florence Boulevard		Casa Grande	AZ	85122		Pinal County	186	
Staffed Branch (1)	1	Chandler Pavillion Branch	830 North 56th Street		Chandler	AZ	85226		Maricopa County	182	
Staffed Branch (1)	1	Chandler Mall Branch	3075 West Chandler Boulevard		Chandler	AZ	85226		Maricopa County	182	
Staffed Branch (1)	1	Alma School & Elliot Branch	3001 North Alma School Road		Chandler	AZ	85224		Maricopa County	182	
Staffed Branch (1)	1	Gilbert And Riggs Banking Center Branch	3045 East Riggs Road		Chandler	AZ	85249		Maricopa County	182	
Staffed Branch (1)	1	Coolidge Branch	419 West Central Avenue		Coolidge	AZ	85128		Pinal County	186	
Staffed Branch (1)	1	Flagstaff Downtown Branch	2 East Birch Avenue		Flagstaff	AZ	86001		Coconino County	177	
Staffed Branch (1)	1	Elliot & Val Vista Branch	77 South Val Vista Drive		Gilbert	AZ	85296		Maricopa County	182	
Staffed Branch (1)	1	Baseline And Cooper Branch	1085 East Baseline Road		Gilbert	AZ	85233		Maricopa County	182	
Staffed Branch (1)	1	Higley & Baseline Branch	5115 East Baseline Road		Gilbert	AZ	85234		Maricopa County	182	
Staffed Branch (1)	1	Warner & Gilbert Branch	630 South Gilbert Road		Gilbert	AZ	85296		Maricopa County	182	
Staffed Branch (1)	1	67th Ave & 101 Branch	20016 North 67th Avenue		Glendale	AZ	85308		Maricopa County	182	
Staffed Branch (1)	1	59th Avenue & Bell Branch	5740 West Bell Road		Glendale	AZ	85308		Maricopa County	182	
Staffed Branch (1)	1	Green Valley Branch	81 West Esperanza Boulevard		Green Valley	AZ	85614		Pima County	185	
Staffed Branch (1)	1	Kingman Branch	3320 North Stockton Hill Road	Suite A	Kingman	AZ	86409		Mohave County	183	
Staffed Branch (1)	1	Lake Havasu Branch	1992 Mcculloch Blvd N		Lake Havasu City	AZ	86403		Mohave County	183	
Staffed Branch (1)	1	Dysart & Indian School Branch	13024 West Indian School Road		Litchfield Park	AZ	85340		Maricopa County	182	
Staffed Branch (1)	1	Stapley/University Kbc Branch	515 North Stapley Drive	Suite 101	Mesa	AZ	85203		Maricopa County	182	
Staffed Branch (1)	1	Greenfield & Main Branch	4450 East Main Street		Mesa	AZ	85205		Maricopa County	182	
Staffed Branch (1)	1	Fiesta Mall Branch	1325 West Southern Avenue		Mesa	AZ	85202		Maricopa County	182	
Staffed Branch (1)	1	Signal Butte Branch	10923 East Baseline Road		Mesa	AZ	85209		Maricopa County	182	
Staffed Branch (1)	1	Payson Branch	613 South Beeline Highway		Payson	AZ	85541		Gila County	178	
Staffed Branch (1)	1	75th & Thunderbird Branch	13950 North 75th Avenue		Peoria	AZ	85381		Maricopa County	182	
Staffed Branch (1)	1	Lake Pleasant & Beardsley Branch	20263 North Lake Pleasant Road		Peoria	AZ	85382		Maricopa County	182	
Staffed Branch (1)	1	107th & Olive Branch	10633 West Olive Avenue		Peoria	AZ	85345		Maricopa County	182	
Staffed Branch (1)	1	91st Avenue And Thomas Branch	8911 West Thomas Road		Phoenix	AZ	85037		Maricopa County	182	
Staffed Branch (1)	1	Metrocenter Branch	2810 West Peoria Avenue		Phoenix	AZ	85029		Maricopa County	182	
Staffed Branch (1)	1	7th Street & Union Hills Branch	702 East Union Hills Drive		Phoenix	AZ	85024		Maricopa County	182	
Staffed Branch (1)	1	Park Central Branch	3003 North Central Avenue	Suite 100	Phoenix	AZ	85012		Maricopa County	182	
Staffed Branch (1)	1	West Thomas Branch	3348 West Thomas Road		Phoenix	AZ	85017		Maricopa County	182	
Staffed Branch (1)	1	Deer Valley Branch	1875 West Deer Valley Road		Phoenix	AZ	85027		Maricopa County	182	
Staffed Branch (1)	1	Biltmore Branch	2850 East Camelback Road	#190	Phoenix	AZ	85016		Maricopa County	182	
Staffed Branch (1)	1	Central/Southern Branch	6002 South Central Avenue		Phoenix	AZ	85042		Maricopa County	182	
Staffed Branch (1)	1	Tatum & Cactus Branch	12434 North Tatum Boulevard		Phoenix	AZ	85032		Maricopa County	182	
Staffed Branch (1)	1	40th & Thomas Branch	4010 East Thomas Road		Phoenix	AZ	85018		Maricopa County	182	
Staffed Branch (1)	1	32nd & Bell Branch	3202 East Bell Road		Phoenix	AZ	85032		Maricopa County	182	
Drive-in (2)	2	Camelback Drive-In Branch	1802 East Camelback Road		Phoenix	AZ	85016		Maricopa County	182	
Staffed Branch (1)	1	Pinetop Branch	781 East White Mountain Boulevard		Pinetop	AZ	85935		Navajo County	184	
Staffed Branch (1)	1	Prescott Gurley Branch	923 East Gurley Street		Prescott	AZ	86301		Yavapai County	188	
Staffed Branch (1)	1	Prescott Valley Branch	7680 E State Route 69		Prescott Valley	AZ	86314		Yavapai County	188	
Staffed Branch (1)	1	Scottsdale Stadium Branch	7315 East Osborn Road		Scottsdale	AZ	85251		Maricopa County	182	
Staffed Branch (1)	1	Scottsdale & Thunderbird Branch	7155 East Thunderbird Road		Scottsdale	AZ	85254		Maricopa County	182	
Staffed Branch (1)	1	Gainey Ranch Branch	7335 East Doubletree Ranch Road		Scottsdale	AZ	85258		Maricopa County	182	
Staffed Branch (1)	1	Pinnacle Peak Branch	23305 North Pima Road		Scottsdale	AZ	85255		Maricopa County	182	
Staffed Branch (1)	1	Via Linda/Flw Kbc Branch	10875 N Frank Lloyd Wright Blvd		Scottsdale	AZ	85259		Maricopa County	182	

BranchType (select one from list)	BranchTypeCode	PopularBranchName	AddressLine1	AddressLine2	AddressCity	AddressState	AddressZIP	AddressZIP4	BranchCounty(select)	AddressCountyID	BranchCertificationNumber
Staffed Branch (1)	1	Sierra Vista Branch	211 South Carmichael Avenue		Sierra Vista	AZ	85635		Cochise County	176	
Staffed Branch (1)	1	Sun City Bell Road Branch	9915 West Bell Road		Sun City	AZ	85351		Maricopa County	182	
Staffed Branch (1)	1	Sun City West Branch	19202 North R.H. Johnson Boulevard		Sun City West	AZ	85375		Maricopa County	182	
Staffed Branch (1)	1	Bell & Grand Branch	13735 West Bell Road		Surprise	AZ	85374		Maricopa County	182	
Staffed Branch (1)	1	South Tempe Branch	7605 South McClintock Drive		Tempe	AZ	85284		Maricopa County	182	
Staffed Branch (1)	1	Speedway/Wilmot Branch	6393 East Speedway Boulevard		Tucson	AZ	85710		Pima County	185	
Staffed Branch (1)	1	Broadway/Pantano Branch	7880 East Broadway Boulevard		Tucson	AZ	85710		Pima County	185	
Staffed Branch (1)	1	Tucson Northwest Branch	7000 North Oracle Road		Tucson	AZ	85704		Pima County	185	
Staffed Branch (1)	1	Tucson Main Branch	120 North Stone Avenue		Tucson	AZ	85701		Pima County	185	
Staffed Branch (1)	1	Broadway/Rosemont Branch	5045 East Broadway Boulevard		Tucson	AZ	85711		Pima County	185	
Staffed Branch (1)	1	Grant/Park Branch	945 East Grant Road		Tucson	AZ	85719		Pima County	185	
Staffed Branch (1)	1	Crossroads Branch	4707 East Grant Road		Tucson	AZ	85712		Pima County	185	
Staffed Branch (1)	1	Skyline & Campbell Branch	2825 East Skyline Drive		Tucson	AZ	85718		Pima County	185	
Staffed Branch (1)	1	Foothills Mall Branch	7645 North La Cholla Boulevard		Tucson	AZ	85741		Pima County	185	
Staffed Branch (1)	1	Grant & Silverbell Branch	2500 North Silverbell Road	Suite 170	Tucson	AZ	85745		Pima County	185	
Staffed Branch (1)	1	Willcox Branch	173 South Haskell Avenue		Willcox	AZ	85643		Cochise County	176	
Staffed Branch (1)	1	Youngtown Branch	12026 North 111th Avenue		Youngtown	AZ	85363		Maricopa County	182	
Staffed Branch (1)	1	Atwater Branch	1329 Broadway Ave		Atwater	CA	95301		Merced County	213	
Staffed Branch (1)	1	Stockdale Highway Branch	8500 Stockdale Hwy	Suite 100	Bakersfield	CA	93311		Kern County	204	
Staffed Branch (1)	1	Burlingame Branch	1801 El Camino Real		Burlingame	CA	94010		San Mateo County	230	
Staffed Branch (1)	1	Campbell Branch	70 West Hamilton Avenue		Campbell	CA	95008		Santa Clara County	232	
Staffed Branch (1)	1	Canyon Lake Branch	31740 Railroad Canyon Road		Canyon Lake	CA	92587		Riverside County	222	
Staffed Branch (1)	1	Carlsbad Branch	3231 Camino De Los Coches		Carlsbad	CA	92009		San Diego County	226	
Staffed Branch (1)	1	Clovis Branch	442 N Clovis Ave		Clovis	CA	93611		Fresno County	199	
Staffed Branch (1)	1	Concord Branch	5100 Clayton Road	C-26	Concord	CA	94521		Contra Costa County	196	
Staffed Branch (1)	1	Corona Branch	195 West Ontario Avenue		Corona	CA	92882		Riverside County	222	
Staffed Branch (1)	1	Desert Hot Springs Branch	66565 Pierson Blvd.		Desert Hot Springs	CA	92240		Riverside County	222	
Staffed Branch (1)	1	Elk Grove Branch	9150 Elk Grove Florin Road		Elk Grove	CA	95624		Sacramento County	223	
Staffed Branch (1)	1	Escalon Branch	3380 Mchenry Avenue		Escalon	CA	95320		San Joaquin County	228	
Staffed Branch (1)	1	Fremont Branch	39350 Fremont Blvd		Fremont	CA	94538		Alameda County	190	
Staffed Branch (1)	1	Fresno Branch	1015 West Shaw Avenue		Fresno	CA	93711		Fresno County	199	
Staffed Branch (1)	1	Grand Terrace Branch	22729 Barton Road		Grand Terrace	CA	92313		San Bernardino County	225	
Staffed Branch (1)	1	Hemet West Branch	3989 West Florida Avenue		Hemet	CA	92545		Riverside County	222	
Staffed Branch (1)	1	E Florida Ave Branch	4100 E Florida Ave		Hemet	CA	92544		Riverside County	222	
Staffed Branch (1)	1	Idyllwild Branch	54355 Ridgeview Drive		Idyllwild	CA	92549		Riverside County	222	
Staffed Branch (1)	1	Indio Branch	81020 Highway 111		Indio	CA	92201		Riverside County	222	
Staffed Branch (1)	1	Lincoln Branch	701 Sterling Parkway	Bldg 1	Lincoln	CA	95648		Placer County	220	
Staffed Branch (1)	1	Livermore Branch	1887 1st St		Livermore	CA	94550		Alameda County	190	
Staffed Branch (1)	1	Vineyard Branch	1150 W. Kettleman Ln.		Lodi	CA	95240		San Joaquin County	228	
Staffed Branch (1)	1	Church Street Branch	200 N. Church Street		Lodi	CA	95240		San Joaquin County	228	
Staffed Branch (1)	1	Lynwood Branch	10905 Atlantic Avenue		Lynwood	CA	90262		Los Angeles County	208	
Staffed Branch (1)	1	Manteca Branch	201 North Main St		Manteca	CA	95336		San Joaquin County	228	
Staffed Branch (1)	1	Jackson Branch	12200 Industry Blvd		Jackson	CA	95642		Amador County	192	
Staffed Branch (1)	1	Merced Branch	3065 G St		Merced	CA	95340		Merced County	213	
Staffed Branch (1)	1	Modesto Lakes Branch	2601 Oakdale Rd	Suite T	Modesto	CA	95355		Stanislaus County	239	
Staffed Branch (1)	1	North Mchenry Branch	3013 Mchenry Ave.		Modesto	CA	95350		Stanislaus County	239	
Staffed Branch (1)	1	Carpenter Branch Express In-Store	901 North Carpenter Road	Suite 60-A	Modesto	CA	95351		Stanislaus County	239	
Staffed Branch (1)	1	Moreno Branch	24010 Sunnymead Boulevard		Moreno Valley	CA	92553		Riverside County	222	
Staffed Branch (1)	1	Murrieta Branch	40780 California Oaks Road		Murrieta	CA	92562		Riverside County	222	
Staffed Branch (1)	1	Oceanside Branch	815 Mission Avenue		Oceanside	CA	92054		San Diego County	226	
Staffed Branch (1)	1	Ontario Superior Branch	815 W Holt Blvd	Suite 101	Ontario	CA	91762		San Bernardino County	225	
Staffed Branch (1)	1	Palm Desert Branch	72625 Highway 111		Palm Desert	CA	92260		Riverside County	222	
Staffed Branch (1)	1	Palm Springs Branch	420 South Palm Canyon Dr		Palm Springs	CA	92262		Riverside County	222	
Staffed Branch (1)	1	Perris Branch	211 East 4th Street		Perris	CA	92570		Riverside County	222	
Staffed Branch (1)	1	Redwood City Branch	660 Woodside Rd		Redwood City	CA	94061		San Mateo County	230	
Staffed Branch (1)	1	Hardman Center Branch	5242 Arlington Avenue		Riverside	CA	92504		Riverside County	222	
Staffed Branch (1)	1	Tyler Branch	3600 Tyler Street		Riverside	CA	92503		Riverside County	222	
Staffed Branch (1)	1	Canyon Crest Branch	5395 Canyon Crest Dr		Riverside	CA	92507		Riverside County	222	
Staffed Branch (1)	1	Woodcrest Branch	16920 Van Buren Boulevard		Riverside	CA	92504		Riverside County	222	
Staffed Branch (1)	1	Roseville Branch	8777 Sierra College Blvd	Suite 100	Roseville	CA	95661		Placer County	220	
Staffed Branch (1)	1	Sacramento Branch	2277 Watt Avenue		Sacramento	CA	95825		Sacramento County	223	
Staffed Branch (1)	1	San Carlos Branch	796 El Camino Real	Suite C	San Carlos	CA	94070		San Mateo County	230	
Staffed Branch (1)	1	Rancho Bernardo Branch	12405-B Rancho Bernardo Road		San Diego	CA	92128		San Diego County	226	
Staffed Branch (1)	1	Mika Mesa Branch	10678 Westview Pkwy		San Diego	CA	92126		San Diego County	226	
Staffed Branch (1)	1	San Ysidro Branch	4558 Camino De La Plaza		San Ysidro	CA	92173		San Diego County	226	
Staffed Branch (1)	1	Sonora Branch	13755-A Mono Way		Sonora	CA	95370		Tuolumne County	244	
Staffed Branch (1)	1	March Lane Branch	2287 W. March Ln		Stockton	CA	95207		San Joaquin County	228	

BranchType (select one from list)	BranchTypeCode	PopularBranchName	AddressLine1	AddressLine2	AddressCity	AddressState	AddressZIP	AddressZIP4	BranchCounty(select)	AddressCountyID	BranchCertificationNumber
Staffed Branch (1)	1	Stockton Main Street Branch	202 N Hunter Street		Stockton	CA	95202		San Joaquin County	228	
Staffed Branch (1)	1	Pacific Branch	2562 Pacific Ave		Stockton	CA	95204		San Joaquin County	228	
Staffed Branch (1)	1	Parkwoods Branch	2427 West Hammer Lane		Stockton	CA	95209		San Joaquin County	228	
Staffed Branch (1)	1	Sun City Branch	28031 Bradley Road		Sun City	CA	92586		Riverside County	222	
Staffed Branch (1)	1	Sunnyvale Branch	205 South Mathilda Avenue		Sunnyvale	CA	94086		Santa Clara County	232	
Staffed Branch (1)	1	Temecula Branch	40440 Margarita Road		Temecula	CA	92591		Riverside County	222	
Staffed Branch (1)	1	Temecula Creek Branch	31117 Temecula Pkwy		Temecula	CA	92592		Riverside County	222	
Staffed Branch (1)	1	Tracey Branch	1070 N. Tracy Blvd		Tracy	CA	95376		San Joaquin County	228	
Staffed Branch (1)	1	Turlock Branch	1955 Geer Rd		Turlock	CA	95382		Stanislaus County	239	
Staffed Branch (1)	1	Vista Branch	961 S. Santa Fe Avenue		Vista	CA	92083		San Diego County	226	
Staffed Branch (1)	1	Walnut Creek Branch	1101 S California Blvd		Walnut Creek	CA	94596		Contra Costa County	196	
Staffed Branch (1)	1	Westwoods Branch	6450 Indiana Street		Arvada	CO	80007		Jefferson County	278	
Staffed Branch (1)	1	80th & Wadsworth Branch	8008 Yarrow Street		Arvada	CO	80005		Jefferson County	278	
Staffed Branch (1)	1	Arvada Branch	7375 Ralston Road		Arvada	CO	80002		Jefferson County	278	
Staffed Branch (1)	1	Eagle Bend Branch	22795 East Aurora Parkway		Aurora	CO	80016		Arapahoe County	250	
Staffed Branch (1)	1	Havana & Florida Branch	1595 South Havana Street		Aurora	CO	80012		Arapahoe County	250	
Staffed Branch (1)	1	I-70 & Tower Branch	3491 North Salida Street		Aurora	CO	80011		Adams County	248	
Staffed Branch (1)	1	Boulder Branch	3000 Arapahoe Avenue		Boulder	CO	80303		Boulder County	254	
Staffed Branch (1)	1	Castle Pines Branch	568 East Castle Pines Parkway		Castle Rock	CO	80108		Douglas County	266	
Staffed Branch (1)	1	Smoky Hill & Himalaya Branch	20299 East Smoky Hill Road		Aurora	CO	80015		Arapahoe County	250	
Staffed Branch (1)	1	Englewood Branch	8100 East Arapahoe Road		Englewood	CO	80112		Arapahoe County	250	
Staffed Branch (1)	1	Colorado Springs Branch	2805 Dublin Boulevard		Colorado Springs	CO	80918		El Paso County	269	
Staffed Branch (1)	1	Tejon Branch	102 South Tejon Street	Suite 101	Colorado Springs	CO	80903		El Paso County	269	
Staffed Branch (1)	1	Reunion Branch	15580 East 104th Avenue		Commerce City	CO	80022		Adams County	248	
Staffed Branch (1)	1	Park Hill Branch	4115 East Colfax Avenue		Denver	CO	80220		Denver City and County	264	
Staffed Branch (1)	1	Cherry Creek Branch	101 Garfield Street		Denver	CO	80206		Denver City and County	264	
Staffed Branch (1)	1	Denver Tech Center Branch	8101 E Bellevue Ave	Suite A10	Denver	CO	80237		Denver City and County	264	
Staffed Branch (1)	1	Downtown Denver Branch	999 18th St	Suite 111	Denver	CO	80202		Denver City and County	264	
Staffed Branch (1)	1	Broadway Branch	800 Broadway		Denver	CO	80203		Denver City and County	264	
Staffed Branch (1)	1	Lodo Branch	1401 Seventeenth Street		Denver	CO	80202		Denver City and County	264	
Staffed Branch (1)	1	North Federal Branch	4988 Federal Boulevard		Denver	CO	80221		Denver City and County	264	
Staffed Branch (1)	1	Monaco Branch	777 South Monaco Parkway		Denver	CO	80224		Denver City and County	264	
Staffed Branch (1)	1	West Highland Branch	3804 West 32nd Avenue		Denver	CO	80211		Denver City and County	264	
Staffed Branch (1)	1	South Broadway Branch	4600 South Broadway		Englewood	CO	80113		Arapahoe County	250	
Staffed Branch (1)	1	Fort Collins Branch	3131 South College Avenue		Fort Collins	CO	80525		Larimer County	283	
Staffed Branch (1)	1	Harmony And Zeigler Branch	2640 East Harmony Road		Fort Collins	CO	80528		Larimer County	283	
Staffed Branch (1)	1	Greeley Branch	3501 West 12th Street		Greeley	CO	80634		Weld County	310	
Staffed Branch (1)	1	Wildcat Reserve Branch	4016 Red Cedar Drive		Littleton	CO	80126		Douglas County	266	
Staffed Branch (1)	1	Lafayette Branch	1200 West South Boulder Road		Lafayette	CO	80026		Boulder County	254	
Staffed Branch (1)	1	Park Meadows Branch	9001 Kimmer Drive		Lone Tree	CO	80124		Douglas County	266	
Staffed Branch (1)	1	Longmont Branch	1849 Main Street		Longmont	CO	80501		Boulder County	254	
Staffed Branch (1)	1	Loveland Branch	5275 Mcwhinney Boulevard		Loveland	CO	80538		Larimer County	283	
Staffed Branch (1)	1	112th & Huron Branch	11210 Huron Street		Northglenn	CO	80234		Adams County	248	
Staffed Branch (1)	1	Northglenn Branch	480 East 120th Avenue		Northglenn	CO	80233		Adams County	248	
Staffed Branch (1)	1	Parker Branch	11239 South Pikes Peak Drive		Parker	CO	80138		Douglas County	266	
Staffed Branch (1)	1	98th And Grant Branch	9801 Grant Street		Thornton	CO	80229		Adams County	248	
Staffed Branch (1)	1	92nd/Sheridan Branch	9191 Sheridan Boulevard		Westminster	CO	80031		Jefferson County	278	
Staffed Branch (1)	1	Westminster Branch	7347 Federal Boulevard		Westminster	CO	80030		Adams County	248	
Staffed Branch (1)	1	Amelia Island Branch	4800 First Coast Hwy	Suite 200	Fernandina Beach	FL	32034		Nassau County	374	
Staffed Branch (1)	1	Crestview Branch	728 Ferdon Boulevard North		Crestview	FL	32536		Okaloosa County	375	
Staffed Branch (1)	1	Destin Midbay Branch	34905 Emerald Coast Parkway		Destin	FL	32541		Okaloosa County	375	
Staffed Branch (1)	1	Fernandina Beach Branch	1742 South Eighth Street		Fernandina Beach	FL	32034		Nassau County	374	
Staffed Branch (1)	1	Fleming Island Branch	1500 County Road 220		Fleming Island	FL	32003		Clay County	338	
Staffed Branch (1)	1	Racetrack Branch	101 Racetrack Road Northwest		Fort Walton Beach	FL	32547		Okaloosa County	375	
Staffed Branch (1)	1	Elgin Parkway Branch	198 Eglin Parkway, N.E.		Fort Walton Beach	FL	32548		Okaloosa County	375	
Staffed Branch (1)	1	34th Street Branch	2814 Southwest 34th Street		Gainesville	FL	32608		Alachua County	329	
Staffed Branch (1)	1	Main Street Branch	1140 North Main Street		Gainesville	FL	32601		Alachua County	329	
Staffed Branch (1)	1	Millhopper Branch	2201 Northwest 43rd Street		Gainesville	FL	32605		Alachua County	329	
Staffed Branch (1)	1	Oaks Branch	5901 West Newberry Road		Gainesville	FL	32605		Alachua County	329	
Staffed Branch (1)	1	Gulf Breeze Branch	1170 Gulf Breeze Parkway		Gulf Breeze	FL	32561		Santa Rosa County	386	
Staffed Branch (1)	1	Inverness East Gulf Branch	2875 East Gulf To Lake Highway		Inverness	FL	34463		Citrus County	337	
Staffed Branch (1)	1	Argyle Branch	8430 Blanding Boulevard		Jacksonville	FL	32244		Duval County/City of Jacksonville	344	
Staffed Branch (1)	1	Mandarin Branch	9550 San Jose Boulevard		Jacksonville	FL	32257		Duval County/City of Jacksonville	344	
Staffed Branch (1)	1	Jacksonville Beach Branch	2300 South Third Street		Jacksonville	FL	32250		Duval County/City of Jacksonville	344	
Staffed Branch (1)	1	Deerwood Branch	8730 Baymeadows Road		Jacksonville	FL	32256		Duval County/City of Jacksonville	344	
Staffed Branch (1)	1	Fort Caroline Branch	3560 University Boulevard North		Jacksonville	FL	32277		Duval County/City of Jacksonville	344	
Staffed Branch (1)	1	Jacksonville Regency Branch	299 Monument Road		Jacksonville	FL	32225		Duval County/City of Jacksonville	344	

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Staffed Branch (1)	1	Edgewood Branch	1090 South Edgewood Avenue		Jacksonville	FL	32205		Duval County/City of Jacksonville	344	
Staffed Branch (1)	1	Jacksonville Southside Branch	3740 Beach Blvd	Suite 101	Jacksonville	FL	32207		Duval County/City of Jacksonville	344	
Staffed Branch (1)	1	Gate Parkway Branch	10060 Skinner Lake Drive		Jacksonville	FL	32246		Duval County/City of Jacksonville	344	
Staffed Branch (1)	1	Northside Branch	1036-2 Dunn Avenue		Jacksonville	FL	32218		Duval County/City of Jacksonville	344	
Staffed Branch (1)	1	Jacksonville Lakewood Branch	5992 Saint Augustine Road		Jacksonville	FL	32207		Duval County/City of Jacksonville	344	
Staffed Branch (1)	1	San Pablo Branch	14381 Beach Boulevard		Jacksonville	FL	32250		Duval County/City of Jacksonville	344	
Staffed Branch (1)	1	Keystone Heights Branch	200 South Lawrence Boulevard		Keystone Heights	FL	32656		Clay County	338	
Staffed Branch (1)	1	Middleburg Branch	2380 Blanding Boulevard		Middleburg	FL	32068		Clay County	338	
Staffed Branch (1)	1	Niceville Branch	1130 John Sims Pkwy E		Niceville	FL	32578		Okaloosa County	375	
Staffed Branch (1)	1	Paddock Park Branch	2620 Sw 19th Avenue Rd		Ocala	FL	34471		Marion County	370	
Staffed Branch (1)	1	Heathbrook Branch	5500 Sw College Road		Ocala	FL	34474		Marion County	370	
Staffed Branch (1)	1	Maricamp Branch	3620 Southeast Maricamp Road		Ocala	FL	34480		Marion County	370	
Staffed Branch (1)	1	Park Avenue Branch	2183 Park Avenue		Orange Park	FL	32073		Clay County	338	
Staffed Branch (1)	1	Orange Park Branch	536 Blanding Boulevard		Orange Park	FL	32073		Clay County	338	
Staffed Branch (1)	1	Ensley Branch	8890 Pensacola Boulevard		Pensacola	FL	32534		Escambia County	345	
Staffed Branch (1)	1	Cordova Branch	5055 Bayou Boulevard		Pensacola	FL	32503		Escambia County	345	
Staffed Branch (1)	1	North Davis Branch	6701 North Davis Highway		Pensacola	FL	32504		Escambia County	345	
Staffed Branch (1)	1	Fairfield Branch	4395 West Fairfield Drive		Pensacola	FL	32505		Escambia County	345	
Staffed Branch (1)	1	Ponte Vedra Branch	155 Corridor Road		Ponte Vedra Beach	FL	32082		St. Johns County	384	
Staffed Branch (1)	1	Saint Augustine Branch	1695 U.S. Highway 1 S		Saint Augustine	FL	32084		St. Johns County	384	
Staffed Branch (1)	1	Anastasia Island Branch	3805 A1a South		Saint Augustine	FL	32080		St. Johns County	384	
Staffed Branch (1)	1	Julington Creek Branch	120 Bartram Oaks Walk		Saint Johns	FL	32259		St. Johns County	384	
Staffed Branch (1)	1	Forest Oaks Branch	7205 Forest Oaks Boulevard		Spring Hill	FL	34606		Hernando County	355	
Staffed Branch (1)	1	Seven Hills Branch	401 Mariner Boulevard		Spring Hill	FL	34609		Hernando County	355	
Staffed Branch (1)	1	Alamogordo Branch	600 E 9th St		Alamogordo	NM	88310		Otero County	1962	
Staffed Branch (1)	1	Four Hills Branch	13140 Central Avenue, Southeast		Albuquerque	NM	87123		Bernalillo County	1943	
Staffed Branch (1)	1	98th And Sage Branch	9500 Sage Road Southwest		Albuquerque	NM	87121		Bernalillo County	1943	
Staffed Branch (1)	1	4th & Griegos Branch	4624 4th Street Northwest		Albuquerque	NM	87107		Bernalillo County	1943	
Staffed Branch (1)	1	Cottonwood Branch	10042 Coors Boulevard, Northwest		Albuquerque	NM	87114		Bernalillo County	1943	
Staffed Branch (1)	1	Albuquerque Main Branch	505 Marquette Avenue, Northwest		Albuquerque	NM	87102		Bernalillo County	1943	
Staffed Branch (1)	1	Pennmont Plaza Branch	7530 Montgomery Boulevard Northeast		Albuquerque	NM	87109		Bernalillo County	1943	
Staffed Branch (1)	1	Academy Branch	6001 Academy Road, Northeast		Albuquerque	NM	87109		Bernalillo County	1943	
Staffed Branch (1)	1	Uptown Branch	2444 Louisiana Boulevard NE	Suite 100	Albuquerque	NM	87110		Bernalillo County	1943	
Staffed Branch (1)	1	Candelaria Branch	3500 Candelaria Road, Northeast		Albuquerque	NM	87107		Bernalillo County	1943	
Staffed Branch (1)	1	Venada Plaza Branch	430 Highway 528		Bernalillo	NM	87004		Sandoval County	1966	
Staffed Branch (1)	1	Lohman Branch	3800 East Lohman Avenue		Las Cruces	NM	88011		Dona Ana County	1950	
Staffed Branch (1)	1	Idaho Branch	225 East Idaho Avenue		Las Cruces	NM	88005		Dona Ana County	1950	
Staffed Branch (1)	1	Rio Rancho Branch	1201 Rio Rancho Drive, Southeast		Rio Rancho	NM	87124		Sandoval County	1966	
Staffed Branch (1)	1	Sudderth Branch	1710 Sudderth Drive		Ruidoso	NM	88345		Lincoln County	1957	
Staffed Branch (1)	1	Santa Teresa Branch	1245 Country Club Road		Santa Teresa	NM	88008		Dona Ana County	1950	
Staffed Branch (1)	1	Truth Or Consequences Branch	210 Main Street		Truth Or Consequences	NM	87901		Sierra County	1970	
Drive-in (2)	2	14th Street Branch	4702 South 14th Street		Abilene	TX	79605		Taylor County	2833	
Staffed Branch (1)	1	North 3rd & Abilene Branch	1049 North Third Street		Abilene	TX	79601		Taylor County	2833	
Staffed Branch (1)	1	Farmers In-Store Branch	14280 Marsh Lane		Addison	TX	75001		Dallas County	2669	
Staffed Branch (1)	1	Allen Branch	806 West Mcdermott Drive		Allen	TX	75013		Collin County	2655	
Staffed Branch (1)	1	Alvin Branch	2432 S Gordon St		Alvin	TX	77511		Brazoria County	2632	
Staffed Branch (1)	1	Angleton Branch	1803 North Velasco Street		Angleton	TX	77515		Brazoria County	2632	
Staffed Branch (1)	1	North Collins Branch	2205 North Collins Street		Arlington	TX	76011		Tarrant County	2832	
Staffed Branch (1)	1	South Matlock Branch	701 Highlander Boulevard		Arlington	TX	76015		Tarrant County	2832	
Staffed Branch (1)	1	Arlington Branch	100 East Abram Street		Arlington	TX	76010		Tarrant County	2832	
Staffed Branch (1)	1	Sublett & Cooper Branch	5980 South Cooper Street		Arlington	TX	76017		Tarrant County	2832	
Staffed Branch (1)	1	Randol Mill & Cooper Branch	610 West Randol Mill Road		Arlington	TX	76011		Tarrant County	2832	
Staffed Branch (1)	1	Austin Downtown Branch	301 Congress Avenue		Austin	TX	78701		Travis County	2839	
Staffed Branch (1)	1	Shoal Creek Branch	7951 Shoal Creek Boulevard		Austin	TX	78757		Travis County	2839	
Staffed Branch (1)	1	Stassney Branch	1912 W. Stassney Ln.		Austin	TX	78745		Travis County	2839	
Staffed Branch (1)	1	Casis Branch	2727 Exposition Boulevard		Austin	TX	78703		Travis County	2839	
Staffed Branch (1)	1	Cameron Road Branch	5720 Cameron Road		Austin	TX	78723		Travis County	2839	
Staffed Branch (1)	1	Valente Branch	11721 Ranch Road 620 North		Austin	TX	78750		Williamson County	2858	
Staffed Branch (1)	1	Parmer Branch	2514 West Parmer Lane		Austin	TX	78727		Travis County	2839	
Staffed Branch (1)	1	Austin Main Branch	5800 North Mo Pac Expy		Austin	TX	78731		Travis County	2839	
Staffed Branch (1)	1	Austin Medical Center Branch	4100 North Lamar Boulevard		Austin	TX	78756		Travis County	2839	
Staffed Branch (1)	1	Austin Downtown Branch	321 West Sixth Street		Austin	TX	78701		Travis County	2839	
Staffed Branch (1)	1	Anderson Mill Branch	13497 North Highway 183	Suite 100	Austin	TX	78750		Williamson County	2858	
Staffed Branch (1)	1	Four Points Branch	7321 N Fm 620 Rd		Austin	TX	78726		Travis County	2839	
Staffed Branch (1)	1	Westbank Branch	3633 Bee Caves Rd		Austin	TX	78746		Travis County	2839	
Staffed Branch (1)	1	William Canon Branch	6910 Manchaca Road		Austin	TX	78745		Travis County	2839	
Staffed Branch (1)	1	North Austin Branch	10711 Burnet Road		Austin	TX	78758		Travis County	2839	

BranchType (select one from list)	BranchTypeCode	PopularBranchName	AddressLine1	AddressLine2	AddressCity	AddressState	AddressZIP	AddressZIP4	BranchCounty(select)	AddressCountyID	BranchCertificationNumber
Staffed Branch (1)	1	Compass Plaza Branch	1703 West 5th Street	Suite 100	Austin	TX	78703		Travis County	2839	
Staffed Branch (1)	1	South Congress Branch	2401 South Congress Avenue		Austin	TX	78704		Travis County	2839	
Staffed Branch (1)	1	Industrial Branch	150 Industrial Avenue		Azle	TX	76020		Parker County	2796	
Staffed Branch (1)	1	Baytown Banking Center Branch	4868 Garth Road	Suite A	Baytown	TX	77521		Harris County	2713	
Staffed Branch (1)	1	Beaumont I-10 Branch	2635 Interstate 10 East		Beaumont	TX	77702		Jefferson County	2735	
Staffed Branch (1)	1	Beaumont Dowlen Branch	2925 North Dowlen Rd.		Beaumont	TX	77706		Jefferson County	2735	
Staffed Branch (1)	1	Calder Branch	700 Calder Avenue		Beaumont	TX	77701		Jefferson County	2735	
Staffed Branch (1)	1	Westside Branch	8425 Phelan Boulevard		Beaumont	TX	77706		Jefferson County	2735	
Staffed Branch (1)	1	Central Branch	4285 East Lucas Drive		Beaumont	TX	77708		Jefferson County	2735	
Staffed Branch (1)	1	Bee Cave Branch	12524 Fm 2244 Rd		Bee Cave	TX	78738		Travis County	2839	
Staffed Branch (1)	1	Crossroads Branch	5319 Bellaire Boulevard		Bellaire	TX	77401		Harris County	2713	
Staffed Branch (1)	1	Bissonnet Branch	4555 Bissonnet Street		Bellaire	TX	77401		Harris County	2713	
Staffed Branch (1)	1	Bellville Branch	251 East Main Street		Bellville	TX	77418		Austin County	2620	
Staffed Branch (1)	1	Belton Branch	313 East Central Avenue		Belton	TX	76513		Bell County	2626	
Staffed Branch (1)	1	Benbrook Branch	9100 Benbrook Boulevard		Benbrook	TX	76126		Tarrant County	2832	
Staffed Branch (1)	1	Big Spring Branch	1500 South Gregg Street		Big Spring	TX	79720		Howard County	2726	
Staffed Branch (1)	1	Bishop Branch	1001 No. Hwy 77 Bypass		Bishop	TX	78343		Nueces County	2790	
Staffed Branch (1)	1	Boerne Branch	1410 South Main Street		Boerne	TX	78006		Kendall County	2742	
Staffed Branch (1)	1	Brenham Branch	2000 South Market Street		Brenham	TX	77833		Washington County	2851	
Staffed Branch (1)	1	Broaddus Branch	411 State Highway 147		Broaddus	TX	75929		San Augustine County	2815	
Staffed Branch (1)	1	Brownsville Main Branch	629 East Elizabeth Street		Brownsville	TX	78520		Cameron County	2643	
Staffed Branch (1)	1	Brownsville Boca Chica Branch	3255 Boca Chica Boulevard		Brownsville	TX	78521		Cameron County	2643	
Staffed Branch (1)	1	Brownsville Fm802 Branch	2000 Ruben Torres Sr Blvd		Brownsville	TX	78526		Cameron County	2643	
Staffed Branch (1)	1	Brownsville Central Branch	3201 Central Boulevard		Brownsville	TX	78520		Cameron County	2643	
Staffed Branch (1)	1	Bryan Branch	1200 Briarcrest Drive		Bryan	TX	77802		Brazos County	2633	
Staffed Branch (1)	1	Buna Branch	319 State Highway 62		Buna	TX	77612		Jasper County	2733	
Staffed Branch (1)	1	Carrollton Branch	3640 North Josey Lane		Carrollton	TX	75007		Denton County	2673	
Staffed Branch (1)	1	Hebron Branch	4033 Old Denton Road		Carrollton	TX	75007		Denton County	2673	
Staffed Branch (1)	1	Trinity Mills Branch	3040 Trinity Mills Road East		Carrollton	TX	75006		Dallas County	2669	
Staffed Branch (1)	1	Cedar Park Branch	1455 E Whitestone Blvd	Suite G-125	Cedar Park	TX	78613		Williamson County	2858	
Staffed Branch (1)	1	Cleburne Branch	1671 W Henderson St		Cleburne	TX	76033		Johnson County	2738	
Staffed Branch (1)	1	College Station Branch	2405 Texas Avenue South	Suite 100	College Station	TX	77840		Brazos County	2633	
Staffed Branch (1)	1	Colleyville Branch	4841 Colleyville Boulevard		Colleyville	TX	76034		Tarrant County	2832	
Staffed Branch (1)	1	Glade & Heritage Branch	3920 Glade Road		Colleyville	TX	76034		Tarrant County	2832	
Staffed Branch (1)	1	Conroe North Loop Branch	1000 N Loop 336 W		Conroe	TX	77301		Montgomery County	2782	
Staffed Branch (1)	1	Conroe Branch	3500 West Davis Street		Conroe	TX	77304		Montgomery County	2782	
Staffed Branch (1)	1	Ayers Branch	5015 Ayers Street		Corpus Christi	TX	78415	1411	Nueces County	2790	
Staffed Branch (1)	1	North Shoreline Branch	101 North Shoreline Boulevard		Corpus Christi	TX	78401		Nueces County	2790	
Staffed Branch (1)	1	Moore Plaza Branch	5201 South Padre Island Drive		Corpus Christi	TX	78411		Nueces County	2790	
Staffed Branch (1)	1	Crosby Branch	6011 Fm 2100 Road		Crosby	TX	77532		Harris County	2713	
Staffed Branch (1)	1	Crowley Branch	586 East Fm 1187		Crowley	TX	76036		Tarrant County	2832	
Staffed Branch (1)	1	Rosehill & 290 Branch	14213 Cypress Rosehill Road		Cypress	TX	77429		Harris County	2713	
Staffed Branch (1)	1	Mockingbird Branch	6240 East Mockingbird Lane		Dallas	TX	75214		Dallas County	2669	
Staffed Branch (1)	1	Preston Center Branch	8303 Douglas Avenue		Dallas	TX	75225		Dallas County	2669	
Staffed Branch (1)	1	West Illinois Branch	2307 West Illinois Avenue		Dallas	TX	75224		Dallas County	2669	
Staffed Branch (1)	1	Casa Linda Branch	1134 North Buckner Boulevard		Dallas	TX	75218		Dallas County	2669	
Staffed Branch (1)	1	Northwest Highway Branch	2923 W Northwest Hwy	#12	Dallas	TX	75220		Dallas County	2669	
Staffed Branch (1)	1	Oak Cliff Branch	410 West Jefferson Boulevard		Dallas	TX	75208		Dallas County	2669	
Branch - Other (12)	12	Dallas Branch	15851 Dallas Parkway, Suite 500		Dallas	TX	75248		Dallas County	2669	
Staffed Branch (1)	1	Oak Lawn Branch	4201 Oak Lawn Avenue		Dallas	TX	75219		Dallas County	2669	
Staffed Branch (1)	1	Preston Campbell Branch	17218 Preston Rd	Suite 1000	Dallas	TX	75252		Collin County	2655	
Staffed Branch (1)	1	Hillcrest Branch	6501 Hillcrest Avenue		Dallas	TX	75205		Dallas County	2669	
Staffed Branch (1)	1	Cedar Springs Branch	2301 Cedar Springs Road		Dallas	TX	75201		Dallas County	2669	
Staffed Branch (1)	1	Stemmons Northwest Branch	2209 West Northwest Highway		Dallas	TX	75220		Dallas County	2669	
Staffed Branch (1)	1	Dallas Lakewood Branch	1824 Abrams Rd		Dallas	TX	75214		Dallas County	2669	
Staffed Branch (1)	1	East Dallas Branch	3939 Saint Francis Avenue		Dallas	TX	75228		Dallas County	2669	
Staffed Branch (1)	1	Cornerstone Branch	8080 North Central Expressway	Suite 180	Dallas	TX	75206		Dallas County	2669	
Staffed Branch (1)	1	Preston Road Branch	14852 Preston Road		Dallas	TX	75254		Dallas County	2669	
Staffed Branch (1)	1	Plaza Branch	8620 Skillman Street		Dallas	TX	75243		Dallas County	2669	
Staffed Branch (1)	1	Preston Forest Branch	11705 Preston Road		Dallas	TX	75230		Dallas County	2669	
Staffed Branch (1)	1	Del Rio Main Branch	525 South Main Street		Del Rio	TX	78840		Val Verde County	2845	
Staffed Branch (1)	1	Del Rio North Branch	2228 Veteran's Boulevard		Del Rio	TX	78840		Val Verde County	2845	
Staffed Branch (1)	1	Denton South Branch	729 Fort Worth Drive		Denton	TX	76201		Denton County	2673	
Staffed Branch (1)	1	Denton Main Branch	1444 West University Drive		Denton	TX	76201		Denton County	2673	
Staffed Branch (1)	1	De Soto Branch	225 N Hampton Road		Desoto	TX	75115		Dallas County	2669	
Staffed Branch (1)	1	Dickinson Branch	3545 Gulf Fwy.		Dickinson	TX	77539		Galveston County	2696	
Staffed Branch (1)	1	Duncanville Branch	1430 West Danieldale Road		Duncanville	TX	75137		Dallas County	2669	

BranchType (select one from list)	BranchTypeCode	PopularBranchName	AddressLine1	AddressLine2	AddressCity	AddressState	AddressZIP	AddressZIP4	BranchCounty(select)	AddressCountyID	BranchCertificationNumber
Staffed Branch (1)	1	Eagle Pass Downtown Branch	700 Quarry Street		Eagle Pass	TX	78852		Maverick County	2774	
Staffed Branch (1)	1	Eagle Pass Walmart Branch	496 S Bibb Ave		Eagle Pass	TX	78852		Maverick County	2774	
Staffed Branch (1)	1	Eagle Pass Main Branch	2310 E Main St		Eagle Pass	TX	78852		Maverick County	2774	
Staffed Branch (1)	1	Edinburg South Branch	145 Paseo Del Prado Ave		Edinburg	TX	78539		Hidalgo County	2720	
Staffed Branch (1)	1	Edinburg Main Branch	2314 W. University Dr.		Edinburg	TX	78539		Hidalgo County	2720	
Staffed Branch (1)	1	Sunland Park Branch	690 Sunland Park Drive		El Paso	TX	79912		El Paso County	2683	
Staffed Branch (1)	1	Valley Branch	7744 N Loop Dr		El Paso	TX	79915		El Paso County	2683	
Staffed Branch (1)	1	Tower Branch	6044 Gateway Boulevard East	Suite 100	El Paso	TX	79905		El Paso County	2683	
Staffed Branch (1)	1	El Paso Downtown Branch	416 Stanton Street	Suite 100	El Paso	TX	79901		El Paso County	2683	
Staffed Branch (1)	1	Yarborough Branch	2110 N Yarborough Dr		El Paso	TX	79925		El Paso County	2683	
Staffed Branch (1)	1	Zaragosa Branch	1610 North Zaragoza Road	G4	El Paso	TX	79936		El Paso County	2683	
Staffed Branch (1)	1	Ennis Branch	1712 West Ennis Avenue		Ennis	TX	75119		Ellis County	2682	
Staffed Branch (1)	1	Flower Mound Branch	2631 Cross Timbers Road		Flower Mound	TX	75028		Denton County	2673	
Staffed Branch (1)	1	Highland Village Branch	6400 Morriss Road		Flower Mound	TX	75028		Denton County	2673	
Staffed Branch (1)	1	West Rosedale Branch	2016 West Rosedale Street		Fort Worth	TX	76104		Tarrant County	2832	
Staffed Branch (1)	1	Eastchase Branch	1689 Eastchase Parkway		Fort Worth	TX	76120		Tarrant County	2832	
Staffed Branch (1)	1	Alta Mesa Branch	6801 South Hulen Street		Fort Worth	TX	76133		Tarrant County	2832	
Staffed Branch (1)	1	Camp Bowie East Branch	5701 Camp Bowie Blvd		Fort Worth	TX	76107		Tarrant County	2832	
Staffed Branch (1)	1	7th Street Branch	1400 West 7th Street	Suite 100	Fort Worth	TX	76102		Tarrant County	2832	
Staffed Branch (1)	1	City View Branch	5950 Bryant Irvin Road		Fort Worth	TX	76102		Tarrant County	2832	
Staffed Branch (1)	1	Mercantile Plaza Branch	4500 Mercantile Plaza Drive	Suite 100	Fort Worth	TX	76137		Tarrant County	2832	
Staffed Branch (1)	1	Fort Worth Downtown Branch	300 W 7th St		Fort Worth	TX	76102		Tarrant County	2832	
Staffed Branch (1)	1	Camp Bowie West Branch	8875 Camp Bowie West Blvd		Fort Worth	TX	76116		Tarrant County	2832	
Staffed Branch (1)	1	Alliance Branch	13388 North Freeway		Fort Worth	TX	76177		Tarrant County	2832	
Staffed Branch (1)	1	Bryant Irvin & I-20 Branch	4480 Bryant Irvin Road		Fort Worth	TX	76132		Tarrant County	2832	
Staffed Branch (1)	1	Hulen & Bellaire Branch	3113 South Hulen Street		Fort Worth	TX	76109		Tarrant County	2832	
Staffed Branch (1)	1	Mccart & Sycamore Branch	7555 Mccart Avenue		Fort Worth	TX	76123		Tarrant County	2832	
Staffed Branch (1)	1	Beach & Basswood Branch	4401 Basswood Boulevard		Fort Worth	TX	76137		Tarrant County	2832	
Staffed Branch (1)	1	Landmark Lakes Branch	6500 Northwest Loop 820	Suite 110	Fort Worth	TX	76135		Tarrant County	2832	
Staffed Branch (1)	1	Fredericksburg Branch	300 W. Main St.		Fredericksburg	TX	78624		Gillespie County	2698	
Staffed Branch (1)	1	Avenue Parkwood Branch	301 East Parkwood Avenue		Friendswood	TX	77546		Galveston County	2696	
Staffed Branch (1)	1	Friendswood Branch	113 North Friendswood Drive		Friendswood	TX	77546		Galveston County	2696	
Staffed Branch (1)	1	Frisco Branch	8951 Main Street		Frisco	TX	75034		Collin County	2655	
Staffed Branch (1)	1	Four Corners Branch	8860 Fm 423		Frisco	TX	75034		Denton County	2673	
Staffed Branch (1)	1	Stonebriar Branch	2620 Preston Road		Frisco	TX	75034		Collin County	2655	
Staffed Branch (1)	1	Galveston Branch	6306 Broadway St		Galveston	TX	77551		Galveston County	2696	
Staffed Branch (1)	1	Garland Branch	111 N Glenbrook Dr		Garland	TX	75040		Dallas County	2669	
Staffed Branch (1)	1	190 & Garland Branch	5445 North Garland Avenue		Garland	TX	75040		Dallas County	2669	
Staffed Branch (1)	1	Georgetown Branch	10 Spring Street	Suite 100	Georgetown	TX	78626		Williamson County	2858	
Staffed Branch (1)	1	Georgetown West Branch	3003 Williams Drive		Georgetown	TX	78628		Williamson County	2858	
Staffed Branch (1)	1	Granbury Branch	702 West Pearl Street		Granbury	TX	76048		Hood County	2723	
Staffed Branch (1)	1	Granbury 377 Branch	1807 E Us Highway 377		Granbury	TX	76049		Hood County	2723	
Staffed Branch (1)	1	Grapevine Branch	1205 South Main Street		Grapevine	TX	76051		Tarrant County	2832	
Staffed Branch (1)	1	Palm Valley Branch	1200 Stuart Place Road		Harlingen	TX	78552		Cameron County	2643	
Staffed Branch (1)	1	Harlingen Main Branch	521 North 77th Sunshine Strip		Harlingen	TX	78550		Cameron County	2643	
Staffed Branch (1)	1	Harlingen Central Branch	115 East Van Buren Avenue		Harlingen	TX	78550		Cameron County	2643	
Staffed Branch (1)	1	Harlingen Medical Center Branch	2501 South 77 Sunshine Strip		Harlingen	TX	78550		Cameron County	2643	
Staffed Branch (1)	1	Harlingen West Branch	1902 West Tyler Avenue		Harlingen	TX	78550		Cameron County	2643	
Staffed Branch (1)	1	Helotes Branch	12590 Bandera Road		Helotes	TX	78023		Bexar County	2627	
Staffed Branch (1)	1	Hidalgo Branch	10 East Esperanza Avenue		Hidalgo	TX	78557		Hidalgo County	2720	
Staffed Branch (1)	1	Houston Downtown Branch	1000 Main Street	Suite 100	Houston	TX	77002		Harris County	2713	
Staffed Branch (1)	1	Long Point Branch	8437 Long Point Road		Houston	TX	77055		Harris County	2713	
Staffed Branch (1)	1	Harrisburg Branch	7047 Harrisburg Boulevard	Building A	Houston	TX	77011		Harris County	2713	
Staffed Branch (1)	1	Galleria Branch	5085 Westheimer Road	Suite 4700	Houston	TX	77056		Harris County	2713	
Staffed Branch (1)	1	Barker Cypress Branch	17950 Fm 529 Road		Houston	TX	77095		Harris County	2713	
Staffed Branch (1)	1	Antoine & 249 Branch	12514 Tomball Parkway		Houston	TX	77086		Harris County	2713	
Staffed Branch (1)	1	I-10 & Mccarty Branch	631 Mccarty Street		Houston	TX	77029		Harris County	2713	
Staffed Branch (1)	1	Clear Lake Branch	1212 Bay Area Blvd.		Houston	TX	77058		Harris County	2713	
Staffed Branch (1)	1	Dairy Ashford Branch	14550 Memorial Drive		Houston	TX	77079		Harris County	2713	
Staffed Branch (1)	1	Briar Forest Branch	1575 Eldridge Parkway		Houston	TX	77077		Harris County	2713	
Staffed Branch (1)	1	Fm 1960 Branch	4161 Fm 1960 W		Houston	TX	77068		Harris County	2713	
Staffed Branch (1)	1	Houston-Louetta Branch	10635 Louetta Road		Houston	TX	77070		Harris County	2713	
Staffed Branch (1)	1	Woodway Branch	6375 Woodway Drive		Houston	TX	77057		Harris County	2713	
Staffed Branch (1)	1	West University Branch	3633 Rice Boulevard		Houston	TX	77005		Harris County	2713	
Staffed Branch (1)	1	Village Branch	2401 University Boulevard		Houston	TX	77005		Harris County	2713	
Staffed Branch (1)	1	1960 & Eldridge Branch	12335 Fm 1960 Road West		Houston	TX	77065		Harris County	2713	
Staffed Branch (1)	1	Heights Branch	204 West Nineteenth Street		Houston	TX	77008		Harris County	2713	

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Staffed Branch (1)	1	Houston Plaza Branch	2200 Post Oak Boulevard		Houston	TX	77056		Harris County	2713	
Staffed Branch (1)	1	Houston Medical Ctr Branch	7390 Fannin Street		Houston	TX	77030		Harris County	2713	
Staffed Branch (1)	1	Oak Forest Branch	1217 West 43rd Street		Houston	TX	77018		Harris County	2713	
Staffed Branch (1)	1	Airline Branch	5342 Airline Drive		Houston	TX	77022		Harris County	2713	
Staffed Branch (1)	1	West Bellfort Branch	7700 West Bellfort Street		Houston	TX	77071		Harris County	2713	
Staffed Branch (1)	1	Meyerland Branch	4955 Beechnut Street	Suite 100	Houston	TX	77096		Harris County	2713	
Staffed Branch (1)	1	Weslayan Branch	24 East Greenway Plaza		Houston	TX	77046		Harris County	2713	
Staffed Branch (1)	1	Bunker Hill Branch	9669 Katy Freeway		Houston	TX	77024		Harris County	2713	
Staffed Branch (1)	1	Royal Oaks Branch	11890 Westheimer Road		Houston	TX	77077		Harris County	2713	
Staffed Branch (1)	1	Houston Northwest Branch	2101 Mangum Road		Houston	TX	77092		Harris County	2713	
Staffed Branch (1)	1	Greenspoint Branch	14255 North Fwy		Houston	TX	77090		Harris County	2713	
Staffed Branch (1)	1	Weslayan & Richmond Branch	4004 Richmond Avenue		Houston	TX	77027		Harris County	2713	
Staffed Branch (1)	1	River Oaks Branch	2001 Kirby Drive		Houston	TX	77019		Harris County	2713	
Staffed Branch (1)	1	Memorial Branch	12545 Memorial Drive		Houston	TX	77024		Harris County	2713	
Staffed Branch (1)	1	Buffalo Speedway Branch	5275 Buffalo Speedway		Houston	TX	77005		Harris County	2713	
Staffed Branch (1)	1	Hudson Oaks Branch	2817 Ft Worth Highway		Hudson Oaks	TX	76087		Parker County	2796	
Staffed Branch (1)	1	Atascocita Branch	7525 Fm 1960 Road East		Humble	TX	77346		Harris County	2713	
Staffed Branch (1)	1	Huntsville Branch	1410 Brazos Drive		Huntsville	TX	77320		Walker County	2848	
Staffed Branch (1)	1	Bedford Euleess Branch	1121 Bedford Euleess Road W.		Hurst	TX	76053		Tarrant County	2832	
Staffed Branch (1)	1	Irving Branch	129 West Irving Boulevard		Irving	TX	75060		Dallas County	2669	
Staffed Branch (1)	1	Macarthur Crossing Branch	7770 North Macarthur Boulevard		Irving	TX	75063		Dallas County	2669	
Staffed Branch (1)	1	Las Colinas Branch	4925 N O Connor Rd		Irving	TX	75062		Dallas County	2669	
Staffed Branch (1)	1	Jasper Main Branch	660 S Wheeler Street		Jasper	TX	75951		Jasper County	2733	
Staffed Branch (1)	1	Cinco Ranch Branch	2946 South Mason Road		Katy	TX	77450		Fort Bend County	2691	
Staffed Branch (1)	1	Katy Branch	333 S. Fry Road		Katy	TX	77450		Harris County	2713	
Staffed Branch (1)	1	Kaufman Branch	2219 South Washington Street		Kaufman	TX	75142		Kaufman County	2741	
Staffed Branch (1)	1	Rufe Snow Branch	2031 Rufe Snow Drive		Keller	TX	76248		Tarrant County	2832	
Staffed Branch (1)	1	Kerrville Branch	1425 Sidney Baker Street		Kerrville	TX	78028		Kerr County	2745	
Staffed Branch (1)	1	Kilgore Branch	1200 N Kilgore St		Kilgore	TX	75662		Gregg County	2704	
Staffed Branch (1)	1	Killeen Branch	1300 East Central Texas Expressway	Suite 101	Killeen	TX	76541		Bell County	2626	
Staffed Branch (1)	1	Forest Kingwood Branch	1859 Kingwood Dr		Kingwood	TX	77339		Harris County	2713	
Staffed Branch (1)	1	Kingwood Northpark Branch	200 Northpark Drive		Kingwood	TX	77339		Montgomery County	2782	
Staffed Branch (1)	1	Kings Crossing Branch	2707 West Lake Houston Parkway		Kingwood	TX	77339		Harris County	2713	
Staffed Branch (1)	1	Kirbyville Branch	900 South Margaret Avenue		Kirbyville	TX	75956		Jasper County	2733	
Staffed Branch (1)	1	Kountze Branch	1105 South Pine Street		Kountze	TX	77625		Hardin County	2712	
Staffed Branch (1)	1	La Feria Branch	100 North Main Street		La Feria	TX	78559		Cameron County	2643	
Staffed Branch (1)	1	Lago Vista Branch	20610 F.M. 1431		Lago Vista	TX	78645		Travis County	2839	
Staffed Branch (1)	1	Lake Jackson Branch	301 This Way Street		Lake Jackson	TX	77566		Brazoria County	2632	
Staffed Branch (1)	1	Lakeway Branch	2402 Ranch Road 620 South		Lakeway	TX	78738		Travis County	2839	
Staffed Branch (1)	1	San Isidro Branch	9801 Mcpherson Road		Laredo	TX	78045		Webb County	2852	
Staffed Branch (1)	1	Del Norte Branch	5300 San Dario Avenue	Suite 137	Laredo	TX	78041		Webb County	2852	
Staffed Branch (1)	1	Guadalupe Branch	2211 Guadalupe Street		Laredo	TX	78043		Webb County	2852	
Staffed Branch (1)	1	Walker Plaza Branch	5810 San Bernardo Avenue		Laredo	TX	78041		Webb County	2852	
Staffed Branch (1)	1	Clark Branch	2310 Bob Bullock Loop		Laredo	TX	78043		Webb County	2852	
Staffed Branch (1)	1	Del Court Branch	102 Del Court		Laredo	TX	78041		Webb County	2852	
Staffed Branch (1)	1	Mines Road Branch	9502 Mines Road		Laredo	TX	78045		Webb County	2852	
Staffed Branch (1)	1	University Branch	1311 East Del Mar Boulevard		Laredo	TX	78041		Webb County	2852	
Staffed Branch (1)	1	South Zapata Branch	2615 South Zapata Highway		Laredo	TX	78046		Webb County	2852	
Staffed Branch (1)	1	Laredo Main Branch	700 San Bernardo Avenue		Laredo	TX	78040		Webb County	2852	
Staffed Branch (1)	1	Mcpherson Rd Branch	5400 Mcpherson Road		Laredo	TX	78041		Webb County	2852	
Staffed Branch (1)	1	Leander Branch	201 Highway 183 North		Leander	TX	78641		Williamson County	2858	
Staffed Branch (1)	1	Vista Ridge Branch	484 E Round Grove Rd		Lewisville	TX	75067		Denton County	2673	
Staffed Branch (1)	1	Lewisville Branch	1101 West Main Street		Lewisville	TX	75067		Denton County	2673	
Staffed Branch (1)	1	Livingston Branch	1013 West Church Street		Livingston	TX	77351		Polk County	2799	
Staffed Branch (1)	1	Longview Loop Branch	3480 Mccann Road		Longview	TX	75605		Gregg County	2704	
Staffed Branch (1)	1	4th & Whisperwood Branch	4718 4th Street		Lubbock	TX	79416		Lubbock County	2764	
Staffed Branch (1)	1	82nd & Nashville Branch	8200 Nashville Avenue		Lubbock	TX	79423		Lubbock County	2764	
Staffed Branch (1)	1	Lumberton Main Branch	680 South Main Street		Lumberton	TX	77657		Hardin County	2712	
Staffed Branch (1)	1	Mansfield Branch	3101 Matlock Road		Mansfield	TX	76063		Tarrant County	2832	
Staffed Branch (1)	1	Marble Falls Branch	401 Highway 281		Marble Falls	TX	78654		Burnet County	2639	
Staffed Branch (1)	1	Marlin Branch	504 Live Oak Street		Marlin	TX	76661		Falls County	2685	
Staffed Branch (1)	1	Marshall Branch	412 E Grand Ave		Marshall	TX	75670		Harrison County	2714	
Staffed Branch (1)	1	Mcallen La Plaza Branch	2020 South 10th Street		Mcallen	TX	78503		Hidalgo County	2720	
Staffed Branch (1)	1	Mcallen Main Branch	3900 North Tenth Street		Mcallen	TX	78501		Hidalgo County	2720	
Staffed Branch (1)	1	Mcallen West Branch	2250 West Nolana Avenue		Mcallen	TX	78504		Hidalgo County	2720	
Staffed Branch (1)	1	Mcallen South Jackson Branch	900 East Jackson Avenue		Mcallen	TX	78501		Hidalgo County	2720	
Staffed Branch (1)	1	Stonebridge Branch	6900 Virginia Parkway		Mckinney	TX	75071		Collin County	2655	

BranchType (select one from list)	BranchTypeCode	PopularBranchName	AddressLine1	AddressLine2	AddressCity	AddressState	AddressZIP	AddressZIP4	BranchCounty(select)	AddressCountyID	BranchCertificationNumber
Staffed Branch (1)	1	Mckinney & 75 Branch	1902 W. Virginia St.		Mckinney	TX	75069		Collin County	2655	
Staffed Branch (1)	1	Mercedes Branch	201 Starr Street		Mercedes	TX	78570		Hidalgo County	2720	
Staffed Branch (1)	1	Mesquite Branch	3111 North Galloway Avenue		Mesquite	TX	75150		Dallas County	2669	
Staffed Branch (1)	1	South Mesquite Branch	801 W. Kearney Street	Suite 207	Mesquite	TX	75149		Dallas County	2669	
Staffed Branch (1)	1	Mexia Branch	312 N Sherman St		Mexia	TX	76667		Limestone County	2759	
Staffed Branch (1)	1	Mission Main Branch	900 N Conway Ave		Mission	TX	78572		Hidalgo County	2720	
Drive-in (2)	2	Mission East Branch	800 East Tenth Street		Mission	TX	78572		Hidalgo County	2720	
Staffed Branch (1)	1	Sharyland Branch	2402 E. Griffin Parkway		Mission	TX	78572		Hidalgo County	2720	
Staffed Branch (1)	1	Riverstone Branch	5724 Highway 6		Missouri City	TX	77459		Fort Bend County	2691	
Staffed Branch (1)	1	Montgomery Branch	19380 Highway 105 W	Suite 537	Montgomery	TX	77356		Montgomery County	2782	
Staffed Branch (1)	1	Murphy Branch	108 South Murphy Road		Murphy	TX	75094		Collin County	2655	
Staffed Branch (1)	1	Navasota Branch	603 East Washington Avenue	Suite 3	Navasota	TX	77868		Grimes County	2705	
Staffed Branch (1)	1	Odessa Main Branch	1330 East 8th Street	Suite 110	Odessa	TX	79761		Ector County	2680	
Staffed Branch (1)	1	Winwood Branch	3809 East 42nd Street		Odessa	TX	79762		Ector County	2680	
Staffed Branch (1)	1	Orange Main Branch	401 N 16th St	Suite 200	Orange	TX	77630		Orange County	2793	
Staffed Branch (1)	1	Pearland Branch	3815 East Broadway Street		Pearland	TX	77581		Brazoria County	2632	
Staffed Branch (1)	1	Shadow Creek Branch	11091 Broadway Street		Pearland	TX	77584		Brazoria County	2632	
Staffed Branch (1)	1	Penitas Branch	100 Tom Gill Road		Penitas	TX	78576		Hidalgo County	2720	
Staffed Branch (1)	1	Plainview Branch	2804 Olton Road		Plainview	TX	79072		Hale County	2707	
Staffed Branch (1)	1	Spring Creek Branch	848 West Spring Creek Parkway		Plano	TX	75023		Collin County	2655	
Staffed Branch (1)	1	Legacy Branch	2900 Legacy Drive		Plano	TX	75023		Collin County	2655	
Staffed Branch (1)	1	Plano East Branch	2521 14th Street		Plano	TX	75074		Collin County	2655	
Staffed Branch (1)	1	Plano Main Branch	1420 Independence Parkway		Plano	TX	75075		Collin County	2655	
Staffed Branch (1)	1	Gleneagles Branch	5201 West Park Boulevard		Plano	TX	75093		Collin County	2655	
Staffed Branch (1)	1	Windhaven Branch	6001 Windhaven Parkway		Plano	TX	75093		Collin County	2655	
Staffed Branch (1)	1	Port Arthur Highway 69 Branch	8150 Memorial Blvd		Port Arthur	TX	77642		Jefferson County	2735	
Staffed Branch (1)	1	Port Neches Branch	2927 Nall Street		Port Neches	TX	77651		Jefferson County	2735	
Staffed Branch (1)	1	Raymondville Branch	116 East Hidalgo Avenue		Raymondville	TX	78580		Willacy County	2857	
Staffed Branch (1)	1	Promenade Branch	120 North Coit Road		Richardson	TX	75080		Dallas County	2669	
Staffed Branch (1)	1	Richardson East Branch	1401 E. Campbell Road		Richardson	TX	75081		Dallas County	2669	
Staffed Branch (1)	1	Richmond Branch	1202 Jackson Street		Richmond	TX	77469		Fort Bend County	2691	
Staffed Branch (1)	1	Rio Grande City Branch	100 North Britton Avenue		Rio Grande City	TX	78582		Starr County	2826	
Staffed Branch (1)	1	Roma Branch	80 E Grant Street		Roma	TX	78584		Starr County	2826	
Staffed Branch (1)	1	Gattis School & Redbud Branch	3740 Gattis School Road		Round Rock	TX	78664		Williamson County	2858	
Staffed Branch (1)	1	University Commons Branch	170 University Boulevard		Round Rock	TX	78665		Williamson County	2858	
Staffed Branch (1)	1	Round Rock Branch	895 North Interstate 35		Round Rock	TX	78664		Williamson County	2858	
Staffed Branch (1)	1	Rowlett Branch	8401 Lakeview Parkway		Rowlett	TX	75088		Dallas County	2669	
Staffed Branch (1)	1	Saginaw Branch	1417 North Saginaw Boulevard		Saginaw	TX	76179		Tarrant County	2832	
Staffed Branch (1)	1	Salado Branch	960 North Main Street		Salado	TX	76571		Bell County	2626	
Staffed Branch (1)	1	San Angelo Branch	4112 College Hills Boulevard		San Angelo	TX	76904		Tom Green County	2838	
Staffed Branch (1)	1	La Cantera Branch	15900 La Cantera Parkway	Suite 3445	San Antonio	TX	78256		Bexar County	2627	
Staffed Branch (1)	1	Zarzamora Branch	218 S. Zarzamora Street		San Antonio	TX	78207		Bexar County	2627	
Staffed Branch (1)	1	Vineyard Branch	18503 Blanco Road		San Antonio	TX	78258		Bexar County	2627	
Staffed Branch (1)	1	North-Loop 410 Branch	40 Northeast Loop 410	Suite 100	San Antonio	TX	78216		Bexar County	2627	
Staffed Branch (1)	1	South Park Mall Branch	2310 SW Military Drive	Suite 528	San Antonio	TX	78224		Bexar County	2627	
Staffed Branch (1)	1	Sw Military Banking Center Branch	631 Sw Military Drive		San Antonio	TX	78221		Bexar County	2627	
Staffed Branch (1)	1	Oak Hills Branch	4739 Fredericksburg Road		San Antonio	TX	78229		Bexar County	2627	
Staffed Branch (1)	1	Alamo Heights Branch	5700 Broadway Street		San Antonio	TX	78209		Bexar County	2627	
Staffed Branch (1)	1	Goliad Branch	1014 Goliad Road		San Antonio	TX	78223		Bexar County	2627	
Staffed Branch (1)	1	Northeast Loop 410 Branch	1100 N.E. Loop 410	Suite 100	San Antonio	TX	78209		Bexar County	2627	
Staffed Branch (1)	1	Leon Springs Branch	24164 W Interstate 10		San Antonio	TX	78257		Bexar County	2627	
Staffed Branch (1)	1	Central Park Branch	6610 Blanco Road		San Antonio	TX	78216		Bexar County	2627	
Staffed Branch (1)	1	Dezavala Branch	5231 De Zavala Road		San Antonio	TX	78249		Bexar County	2627	
Staffed Branch (1)	1	Shavano Park Branch	14620 Huebner Road		San Antonio	TX	78230		Bexar County	2627	
Staffed Branch (1)	1	Northwoods Branch	18080 Us Highway 281 North		San Antonio	TX	78232		Bexar County	2627	
Staffed Branch (1)	1	Callaghan Branch	4625 Centerview Drive		San Antonio	TX	78228		Bexar County	2627	
Staffed Branch (1)	1	Weston Centre	112 East Pecan Street		San Antonio	TX	78205		Bexar County	2627	
Staffed Branch (1)	1	Med Center - North Branch	7575 Wurzbach Road		San Antonio	TX	78229		Bexar County	2627	
Staffed Branch (1)	1	Lincoln Heights Branch	990 East Basse Road		San Antonio	TX	78209		Bexar County	2627	
Staffed Branch (1)	1	Thousand Oaks Branch	3101 Thousand Oaks Drive		San Antonio	TX	78247		Bexar County	2627	
Staffed Branch (1)	1	San Augustine Branch	123 South Harrison Street		San Augustine	TX	75972		San Augustine County	2815	
Staffed Branch (1)	1	San Juan Main Branch	235 West 5th Street		San Juan	TX	78589		Hidalgo County	2720	
Staffed Branch (1)	1	San Marcos Branch	300 South Lbj Drive		San Marcos	TX	78666		Hays County	2717	
Staffed Branch (1)	1	Santa Fe Branch	13402 Highway 6		Santa Fe	TX	77510		Galveston County	2696	
Staffed Branch (1)	1	Seabrook Branch	4452 Nasa Parkway		Seabrook	TX	77586		Harris County	2713	
Staffed Branch (1)	1	Forum Branch	14535 Forum Parkway		Selma (Schertz)	TX	78154		Bexar County	2627	
Staffed Branch (1)	1	Silsbee Main Branch	100 East Avenue G		Silsbee	TX	77656		Hardin County	2712	

BranchType (select one from list)	BranchTypeCode	PopularBranchName	AddressLine1	AddressLine2	AddressCity	AddressState	AddressZIP	AddressZIP4	BranchCounty(select)	AddressCountyID	BranchCertificationNumber
Staffed Branch (1)	1	Sour Lake Branch	620 Highway 105 West		Sour Lake	TX	77659		Hardin County	2712	
Staffed Branch (1)	1	Spencer Highway Branch	1218 Spencer Highway		South Houston	TX	77587		Harris County	2713	
Staffed Branch (1)	1	Southlake East Branch	2650 East Southlake Boulevard		Southlake	TX	76092		Tarrant County	2832	
Staffed Branch (1)	1	Southlake West Branch	2200 West Southlake Boulevard		Southlake	TX	76092		Tarrant County	2832	
Staffed Branch (1)	1	Rayford Road Branch	2121 Rayford Road		Spring	TX	77386		Montgomery County	2782	
Staffed Branch (1)	1	Champion Branch	15800 Champion Forest Drive		Spring	TX	77379		Harris County	2713	
Staffed Branch (1)	1	Spring Branch	1532 Spring Cypress Road		Spring	TX	77388		Harris County	2713	
Staffed Branch (1)	1	Kuykendahl Branch	21015 Kuykendahl Road		Spring	TX	77379		Harris County	2713	
Staffed Branch (1)	1	Stamford Branch	210 South Swenson Street		Stamford	TX	79553		Jones County	2739	
Staffed Branch (1)	1	Sugar Land Branch	423 Highway 6		Sugar Land	TX	77478		Fort Bend County	2691	
Staffed Branch (1)	1	First Colony Branch	2520 Highway 6		Sugar Land	TX	77478		Fort Bend County	2691	
Staffed Branch (1)	1	Sugarcreek Branch	14121 Southwest Freeway	Suite A	Sugar Land	TX	77478		Fort Bend County	2691	
Staffed Branch (1)	1	Taylor Branch	1701 North Main Street		Taylor	TX	76574		Williamson County	2858	
Staffed Branch (1)	1	Temple South Branch	1315 S 31st St		Temple	TX	76504		Bell County	2626	
Staffed Branch (1)	1	Temple Branch	1004 Marlandwood Road		Temple	TX	76502		Bell County	2626	
Staffed Branch (1)	1	Texas City Branch	2131 Palmer Highway		Texas City	TX	77590		Galveston County	2696	
Staffed Branch (1)	1	Grogan's Park Branch	25211 Grogan's Mill Road	Suite 100	The Woodlands	TX	77380		Montgomery County	2782	
Staffed Branch (1)	1	Town Center Branch	1450 Lake Woodlands Drive		The Woodlands	TX	77380		Montgomery County	2782	
Staffed Branch (1)	1	Sterling Ridge Branch	6800 Woodlands Parkway		The Woodlands	TX	77382		Montgomery County	2782	
Staffed Branch (1)	1	Cochrans Crossing Branch	4825 Research Forest Drive		The Woodlands	TX	77381		Montgomery County	2782	
Staffed Branch (1)	1	Alden Bridge	8100 Research Forest Drive		The Woodlands	TX	77382		Montgomery County	2782	
Staffed Branch (1)	1	Terramont Village	10000 Woodlands Parkway		The Woodlands	TX	77382		Montgomery County	2782	
Staffed Branch (1)	1	Tomball Branch	1111 W Main St		Tomball	TX	77375		Harris County	2713	
Staffed Branch (1)	1	Tyler South Branch	215 W Southwest Loop 323		Tyler	TX	75701		Smith County	2824	
Staffed Branch (1)	1	Vidor Branch	855 North Main Street		Vidor	TX	77662		Orange County	2793	
Staffed Branch (1)	1	Bellmead Branch	4010 Bellmead Dr		Waco	TX	76705		Mclennan County	2767	
Staffed Branch (1)	1	Waco Downtown Branch	900 Washington Avenue		Waco	TX	76701		Mclennan County	2767	
Staffed Branch (1)	1	Valley Mills Drive Branch	1227 North Valley Mills Drive		Waco	TX	76710		Mclennan County	2767	
Staffed Branch (1)	1	Midway Branch	9103 Woodway Drive		Waco	TX	76712		Mclennan County	2767	
Staffed Branch (1)	1	Waxahachie Branch	1015 North Hwy 77		Waxahachie	TX	75165		Ellis County	2682	
Staffed Branch (1)	1	Weatherford Main Branch	102 North Main Street		Weatherford	TX	76086		Parker County	2796	
Staffed Branch (1)	1	Santa Fe Branch	1400 Santa Fe Drive		Weatherford	TX	76086		Parker County	2796	
Staffed Branch (1)	1	Weslaco 1015 Branch	417 South International Blvd		Weslaco	TX	78596		Hidalgo County	2720	
Staffed Branch (1)	1	Weslaco Expressway Branch	2301 West Expressway 83		Weslaco	TX	78596		Hidalgo County	2720	
Staffed Branch (1)	1	Weslaco Main Branch	500 South Missouri Avenue		Weslaco	TX	78596		Hidalgo County	2720	
Staffed Branch (1)	1	Willow Park Branch	5171 E I-20 Service Rd, North		Weatherford	TX	76087		Parker County	2796	
Staffed Branch (1)	1	Woodville Branch	905 South Magnolia Street		Woodville	TX	75979		Tyler County	2841	

Instructions for Completing the CATS Working Branches Spreadsheet

Column Name	Mandatory/ Optional	Guidance																										
Branch Type	mandatory for each row of the spreadsheet, for each branch listed	Select a code from the list:																										
		<table border="1"> <thead> <tr> <th>Branch Type Code</th> <th>BranchTypeDesc</th> </tr> </thead> <tbody> <tr><td>1</td><td>Staffed Branch</td></tr> <tr><td>2</td><td>Drive-in</td></tr> <tr><td>3</td><td>Night Depository/Drop Box</td></tr> <tr><td>4</td><td>Mobile Branch - Van</td></tr> <tr><td>5</td><td>Mobile Branch - Messenger Service</td></tr> <tr><td>6</td><td>Mobile Branch - Expansion of Service</td></tr> <tr><td>7</td><td>Mobile Branch - Other</td></tr> <tr><td>8</td><td>Temporary Branch - College/University</td></tr> <tr><td>9</td><td>Temporary Branch - Emergency/Major Disaster</td></tr> <tr><td>10</td><td>Temporary Branch - Other (non-Emergency)</td></tr> <tr><td>11</td><td>Seasonal Branch/Agency</td></tr> <tr><td>12</td><td>Branch - Other</td></tr> </tbody> </table>	Branch Type Code	BranchTypeDesc	1	Staffed Branch	2	Drive-in	3	Night Depository/Drop Box	4	Mobile Branch - Van	5	Mobile Branch - Messenger Service	6	Mobile Branch - Expansion of Service	7	Mobile Branch - Other	8	Temporary Branch - College/University	9	Temporary Branch - Emergency/Major Disaster	10	Temporary Branch - Other (non-Emergency)	11	Seasonal Branch/Agency	12	Branch - Other
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12	Branch - Other																											
BrnchTypeCode	mandatory	Automatically populated based on the Branch Type selected																										
FullName	mandatory for each row of the spreadsheet, for each branch listed	Enter the popular name for the Branch																										
AddressLine1	mandatory for each row of the spreadsheet, for each branch listed	Enter the Street Address of the Branch																										
AddressLine2	optional	Enter the Street Address of the Branch																										
AddressCity	mandatory for each row of the spreadsheet, for each branch listed	Enter City (Town or Village) of the Branch																										
AddressState	mandatory for each row of the spreadsheet, for each branch listed	Enter the two digit abbreviation for the State (the District or US Territory) in which the Institution is located																										
AddressZIP	mandatory for each row of the spreadsheet, for each branch listed	Enter 5 digit Zip Code of Branch																										
AddressZIP4	optional	Enter Optional 4 digit extension of Zip Code																										
BranchCounty	mandatory for each row of the spreadsheet, for each branch listed	Select from the drop-down list the County (Parish) of the Branch																										
AddressCountyID	mandatory	Automatically populated based on the County (Parish) selected																										
BranchCertificationNumber	mandatory for each row of the spreadsheet, for each branch listed	If a National Bank, enter the existing Branch Certification number. If not an existing branch of a national bank, leave blank.																										

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
1	AK	AK	Aleutians East Borough	AK	Alaska	AK	Alaska		
2	AK	AK	Aleutians West Census Area	AK	Alaska	AK	Alaska	1	Staffed Branch (1)
3	AK	AK	Anchorage Borough	AK	Alabama	AL	Alabama	2	Drive-in (2)
4	AK	AK	Bethel Census Area	AK	Arkansas	AR	Arkansas	3	Night Depository/Drop Box (3)
5	AK	AK	Bristol Bay Borough	AK	American Samoa	AS	American Samoa	4	Mobile Branch - Van (4)
6	AK	AK	Denali Borough	AK	Arizona	AZ	Arizona	5	Mobile Branch - Messenger Service (5)
7	AK	AK	Dillingham Census Area	AK	California	CA	California	6	Mobile Branch - Expansion of Service (6)
8	AK	AK	Fairbanks North Star Borough	AK	Colorado	CO	Colorado	7	Mobile Branch - Other (7)
9	AK	AK	Haines Borough	AK	Unknown	CQ	Connecticut	8	Temporary Branch - College/University (8)
10	AK	AK	City & Borough of Juneau	AK	Connecticut	CT	Canal Zone	9	Temporary Branch - Emergency/Major Disaster (9)
11	AK	AK	Kenai Peninsula Borough	AK	District of Columbia	DC	District of Columbia	10	Temporary Branch - Other (non-Emergency) (10)
12	AK	AK	Ketchikan Gateway Borough	AK	Delaware	DE	Delaware	11	Seasonal Branch/Agency (11)
13	AK	AK	Kodiak Island Borough	AK	Florida	FL	Florida	12	Branch - Other (12)
14	AK	AK	Lake And Peninsula Borough	AK	Georgia	GA	Federated States of Micronesia	99	Unknown (99)
15	AK	AK	Matanuska-Susitna Borough	AK	Guam	GU	Guam		
16	AK	AK	Nome Census Area	AK	Hawaii	HI	Hawaii		
17	AK	AK	North Slope Borough	AK	Iowa	IA	Iowa		
18	AK	AK	Northwest Arctic Borough	AK	Idaho	ID	Idaho		
19	AK	AK	Prince of Wales-Outer Ketchikan Census Area	AK	Illinois	IL	Illinois		
20	AK	AK	City & Borough of Sitka	AK	Indiana	IN	Indiana		
21	AK	AK	Skagway-Hoonah-Angoon Census Area.	AK	Kansas	KS	Kansas		
22	AK	AK	Southeast Fairbanks Census Area	AK	Kentucky	KY	Kentucky		
23	AK	AK	Valdez-Cordova Census Area	AK	Louisiana	LA	Louisiana		
24	AK	AK	Wade Hampton Census Area	AK	Massachusetts	MA	Massachusetts		
25	AK	AK	Wrangell-Petersburg Census Area	AK	Maryland	MD	Maryland		
26	AK	AK	City & Borough of Yakutat	AK	Maine	ME	Maine		
27	AK	AK	Yukon-Koyukuk Census Area	AK	Michigan	MI	Michigan		
28	AL	AL	Autauga County	AL	Minnesota	MN	Minnesota		
29	AL	AL	Baldwin County	AL	Mississippi	MS	Mississippi		
30	AL	AL	Barbour County	AL	Montana	MT	Montana		
31	AL	AL	Bibb County	AL	NC	NC	Northern Mariana Islands		
32	AL	AL	Blount County	AL	ND	ND	North Dakota		
33	AL	AL	Bullock County	AL	NE	NE	Nebraska		
34	AL	AL	Butler County	AL	NH	NH	New Hampshire		
35	AL	AL	Calhoun County	AL	NJ	NJ	New Jersey		
36	AL	AL	Chambers County	AL	NM	NM	New Mexico		
37	AL	AL	Cherokee County	AL	NV	NV	Nevada		
38	AL	AL	Chilton County	AL	NY	NY	New York		
39	AL	AL	Choctaw County	AL	OH	OH	Ohio		
40	AL	AL	Clarke County	AL	OK	OK	Oklahoma		
41	AL	AL	Clay County	AL	OR	OR	Oregon		
42	AL	AL	Cleburne County	AL	PA	PA	Pennsylvania		
43	AL	AL	Coffee County	AL	PR	PR	Puerto Rico		
44	AL	AL	Colbert County	AL	RI	RI	Rhode Island		
45	AL	AL	Conecuh County	AL	SC	SC	South Carolina		
46	AL	AL	Coosa County	AL	SD	SD	South Dakota		
47	AL	AL	Covington County	AL	TN	TN	Tennessee		
48	AL	AL	Crenshaw County	AL	TX	TX	Texas		
49	AL	AL	Cullman County	AL	UT	UT	Utah		
50	AL	AL	Dale County	AL	VA	VA	Virginia		
51	AL	AL	Dallas County	AL	VI	VI	U.S. Virgin Islands		
52	AL	AL	DeKalb County	AL	VT	VT	Vermont		
53	AL	AL	Elmore County	AL	WA	WA	Washington		
54	AL	AL	Escambia County	AL	WI	WI	Wisconsin		
55	AL	AL	Etowah County	AL	WV	WV	West Virginia		
56	AL	AL	Fayette County	AL	WY	WY	Wyoming		
57	AL	AL	Franklin County	AL					
58	AL	AL	Geneva County	AL					
59	AL	AL	Greene County	AL					
60	AL	AL	Hale County	AL					
61	AL	AL	Henry County	AL					

CountyID	StCountyID	CountyStateAbvr	CountyName	countystateabrv	StateName	StateAbvr	StateName	BranchTypeCode	BranchTypeDesc
62	ALHouston County	AL	Houston County			WV	West Virginia		
63	ALJackson County	AL	Jackson County			WY	Wyoming		
64	ALJefferson County	AL	Jefferson County						
65	ALLamar County	AL	Lamar County						
66	ALLauderdale County	AL	Lauderdale County						
67	ALLawrence County	AL	Lawrence County						
68	ALLEe County	AL	Lee County						
69	ALLimestone County	AL	Limestone County						
70	ALLowndes County	AL	Lowndes County						
71	ALMacon County	AL	Macon County						
72	ALMadison County	AL	Madison County						
73	ALMarengo County	AL	Marengo County						
74	ALMarion County	AL	Marion County						
75	ALMarshall County	AL	Marshall County						
76	ALMobile County	AL	Mobile County						
77	ALMonroe County	AL	Monroe County						
78	ALMontgomery County	AL	Montgomery County						
79	ALMorgan County	AL	Morgan County						
80	ALPerry County	AL	Perry County						
81	ALPickens County	AL	Pickens County						
82	ALPike County	AL	Pike County						
83	ALRandolph County	AL	Randolph County						
84	ALRussell County	AL	Russell County						
85	ALSt. Clair County	AL	St. Clair County						
86	ALShelby County	AL	Shelby County						
87	ALSumter County	AL	Sumter County						
88	ALTalladega County	AL	Talladega County						
89	ALTallapoosa County	AL	Tallapoosa County						
90	ALTuscaloosa County	AL	Tuscaloosa County						
91	ALWalker County	AL	Walker County						
92	ALWashington County	AL	Washington County						
93	ALWilcox County	AL	Wilcox County						
94	ALWinston County	AL	Winston County						
95	ARArkansas County	AR	Arkansas County						
96	ARAshley County	AR	Ashley County						
97	ARBaxter County	AR	Baxter County						
98	ARBenton County	AR	Benton County						
99	ARBoone County	AR	Boone County						
100	ARBradley County	AR	Bradley County						
101	ARCalhoun County	AR	Calhoun County						
102	ARCarroll County	AR	Carroll County						
103	ARChicot County	AR	Chicot County						
104	ARClark County	AR	Clark County						
105	ARClay County	AR	Clay County						
106	ARCleburne County	AR	Cleburne County						
107	ARCleveland County	AR	Cleveland County						
108	ARColumbia County	AR	Columbia County						
109	ARConway County	AR	Conway County						
110	ARCraighead County	AR	Craighead County						
111	ARCrawford County	AR	Crawford County						
112	ARCrittenden County	AR	Crittenden County						
113	ARCross County	AR	Cross County						
114	ARDallas County	AR	Dallas County						
115	ARDesha County	AR	Desha County						
116	ARDrew County	AR	Drew County						
117	ARFaulkner County	AR	Faulkner County						
118	ARFranklin County	AR	Franklin County						
119	ARFulton County	AR	Fulton County						
120	ARGarland County	AR	Garland County						
121	ARGrant County	AR	Grant County						
122	ARGreene County	AR	Greene County						
123	ARHempstead County	AR	Hempstead County						

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabrv	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
124	AR	AR	Hot Spring County						
125	AR	AR	Howard County						
126	AR	AR	Independence County						
127	AR	AR	Izard County						
128	AR	AR	Jackson County						
129	AR	AR	Jefferson County						
130	AR	AR	Johnson County						
131	AR	AR	Lafayette County						
132	AR	AR	Lawrence County						
133	AR	AR	Lee County						
134	AR	AR	Lincoln County						
135	AR	AR	Little River County						
136	AR	AR	Logan County						
137	AR	AR	Lonoke County						
138	AR	AR	Madison County						
139	AR	AR	Marion County						
140	AR	AR	Miller County						
141	AR	AR	Mississippi County						
142	AR	AR	Monroe County						
143	AR	AR	Montgomery County						
144	AR	AR	Nevada County						
145	AR	AR	Newton County						
146	AR	AR	Ouachita County						
147	AR	AR	Perry County						
148	AR	AR	Phillips County						
149	AR	AR	Pike County						
150	AR	AR	Poinsett County						
151	AR	AR	Polk County						
152	AR	AR	Pope County						
153	AR	AR	Prairie County						
154	AR	AR	Pulaski County						
155	AR	AR	Randolph County						
156	AR	AR	St. Francis County						
157	AR	AR	Saline County						
158	AR	AR	Scott County						
159	AR	AR	Searcy County						
160	AR	AR	Sebastian County						
161	AR	AR	Sevier County						
162	AR	AR	Sharp County						
163	AR	AR	Stone County						
164	AR	AR	Union County						
165	AR	AR	Van Buren County						
166	AR	AR	Washington County						
167	AR	AR	White County						
168	AR	AR	Woodruff County						
169	AR	AR	Yell County						
170	AS	AS	Eastern District						
171	AS	AS	Manu'a District						
172	AS	AS	Rose Island						
173	AS	AS	Swains Island						
174	AS	AS	Western District						
175	AZ	AZ	Apache County						
176	AZ	AZ	Cochise County						
177	AZ	AZ	Coconino County						
178	AZ	AZ	Gila County						
179	AZ	AZ	Graham County						
180	AZ	AZ	Greenlee County						
181	AZ	AZ	La Paz County						
182	AZ	AZ	Maricopa County						
183	AZ	AZ	Mohave County						
184	AZ	AZ	Navajo County						
185	AZ	AZ	Pima County						

CountyID	StCountyID	CountyStateAbvr	CountyName	countystateabrv	StateName	StateAbvr	StateName	BranchTypeCode	BranchTypeDesc
186	AZ	Pinal County	AZ	Pinal County					
187	AZ	Santa Cruz County	AZ	Santa Cruz County					
188	AZ	Yavapai County	AZ	Yavapai County					
189	AZ	Yuma County	AZ	Yuma County					
190	CA	Alameda County	CA	Alameda County					
191	CA	Alpine County	CA	Alpine County					
192	CA	Amador County	CA	Amador County					
193	CA	Butte County	CA	Butte County					
194	CA	Calaveras County	CA	Calaveras County					
195	CA	Colusa County	CA	Colusa County					
196	CA	Contra Costa County	CA	Contra Costa County					
197	CA	Del Norte County	CA	Del Norte County					
198	CA	El Dorado County	CA	El Dorado County					
199	CA	Fresno County	CA	Fresno County					
200	CA	Glenn County	CA	Glenn County					
201	CA	Humboldt County	CA	Humboldt County					
202	CA	Imperial County	CA	Imperial County					
203	CA	Inyo County	CA	Inyo County					
204	CA	Kern County	CA	Kern County					
205	CA	Kings County	CA	Kings County					
206	CA	Lake County	CA	Lake County					
207	CA	Lassen County	CA	Lassen County					
208	CA	Los Angeles County	CA	Los Angeles County					
209	CA	Madera County	CA	Madera County					
210	CA	Marin County	CA	Marin County					
211	CA	Mariposa County	CA	Mariposa County					
212	CA	Mendocino County	CA	Mendocino County					
213	CA	Merced County	CA	Merced County					
214	CA	Modoc County	CA	Modoc County					
215	CA	Mono County	CA	Mono County					
216	CA	Monterey County	CA	Monterey County					
217	CA	Napa County	CA	Napa County					
218	CA	Nevada County	CA	Nevada County					
219	CA	Orange County	CA	Orange County					
220	CA	Placer County	CA	Placer County					
221	CA	Plumas County	CA	Plumas County					
222	CA	Riverside County	CA	Riverside County					
223	CA	Sacramento County	CA	Sacramento County					
224	CA	San Benito County	CA	San Benito County					
225	CA	San Bernardino County	CA	San Bernardino County					
226	CA	San Diego County	CA	San Diego County					
227	CA	San Francisco City & County	CA	San Francisco City & County					
228	CA	San Joaquin County	CA	San Joaquin County					
229	CA	San Luis Obispo County	CA	San Luis Obispo County					
230	CA	San Mateo County	CA	San Mateo County					
231	CA	Santa Barbara County	CA	Santa Barbara County					
232	CA	Santa Clara County	CA	Santa Clara County					
233	CA	Santa Cruz County	CA	Santa Cruz County					
234	CA	Shasta County	CA	Shasta County					
235	CA	Sierra County	CA	Sierra County					
236	CA	Siskiyou County	CA	Siskiyou County					
237	CA	Solano County	CA	Solano County					
238	CA	Sonoma County	CA	Sonoma County					
239	CA	Stanislaus County	CA	Stanislaus County					
240	CA	Sutter County	CA	Sutter County					
241	CA	Tehama County	CA	Tehama County					
242	CA	Trinity County	CA	Trinity County					
243	CA	Tulare County	CA	Tulare County					
244	CA	Tuolumne County	CA	Tuolumne County					
245	CA	Ventura County	CA	Ventura County					
246	CA	Yolo County	CA	Yolo County					
247	CA	Yuba County	CA	Yuba County					

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
248	CO	Adams County	CO	Adams County					
249	CO	Alamosa County	CO	Alamosa County					
250	CO	Arapahoe County	CO	Arapahoe County					
251	CO	Archuleta County	CO	Archuleta County					
252	CO	Baca County	CO	Baca County					
253	CO	Bent County	CO	Bent County					
254	CO	Boulder County	CO	Boulder County					
255	CO	Broomfield County	CO	Broomfield County					
256	CO	Chaffee County	CO	Chaffee County					
257	CO	Cheyenne County	CO	Cheyenne County					
258	CO	Clear Creek County	CO	Clear Creek County					
259	CO	Conejos County	CO	Conejos County					
260	CO	Costilla County	CO	Costilla County					
261	CO	Crowley County	CO	Crowley County					
262	CO	Custer County	CO	Custer County					
263	CO	Delta County	CO	Delta County					
264	CO	Denver City and County	CO	Denver City and County					
265	CO	Dolores County	CO	Dolores County					
266	CO	Douglas County	CO	Douglas County					
267	CO	Eagle County	CO	Eagle County					
268	CO	Elbert County	CO	Elbert County					
269	CO	El Paso County	CO	El Paso County					
270	CO	Fremont County	CO	Fremont County					
271	CO	Garfield County	CO	Garfield County					
272	CO	Gilpin County	CO	Gilpin County					
273	CO	Grand County	CO	Grand County					
274	CO	Gunnison County	CO	Gunnison County					
275	CO	Hinsdale County	CO	Hinsdale County					
276	CO	Huerfano County	CO	Huerfano County					
277	CO	Jackson County	CO	Jackson County					
278	CO	Jefferson County	CO	Jefferson County					
279	CO	Kiowa County	CO	Kiowa County					
280	CO	Kit Carson County	CO	Kit Carson County					
281	CO	Lake County	CO	Lake County					
282	CO	La Plata County	CO	La Plata County					
283	CO	Larimer County	CO	Larimer County					
284	CO	Las Animas County	CO	Las Animas County					
285	CO	Lincoln County	CO	Lincoln County					
286	CO	Logan County	CO	Logan County					
287	CO	Mesa County	CO	Mesa County					
288	CO	Mineral County	CO	Mineral County					
289	CO	Moffat County	CO	Moffat County					
290	CO	Montezuma County	CO	Montezuma County					
291	CO	Montrose County	CO	Montrose County					
292	CO	Morgan County	CO	Morgan County					
293	CO	Otero County	CO	Otero County					
294	CO	Ouray County	CO	Ouray County					
295	CO	Park County	CO	Park County					
296	CO	Phillips County	CO	Phillips County					
297	CO	Pitkin County	CO	Pitkin County					
298	CO	Prowers County	CO	Prowers County					
299	CO	Pueblo County	CO	Pueblo County					
300	CO	Rio Blanco County	CO	Rio Blanco County					
301	CO	Rio Grande County	CO	Rio Grande County					
302	CO	Routt County	CO	Routt County					
303	CO	Saguache County	CO	Saguache County					
304	CO	San Juan County	CO	San Juan County					
305	CO	San Miguel County	CO	San Miguel County					
306	CO	Sedgwick County	CO	Sedgwick County					
307	CO	Summit County	CO	Summit County					
308	CO	Teller County	CO	Teller County					
309	CO	Washington County	CO	Washington County					

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
310	COWeld County	CO	Weld County						
311	COYuma County	CO	Yuma County						
312	COBroomfield City and County	CO	Broomfield City and County						
313	CQNorthern Islands Municipality	CQ	Northern Islands Municipality						
314	CQRota Municipality	CQ	Rota Municipality						
315	CQSaipan Municipality	CQ	Saipan Municipality						
316	CQTinian Municipality	CQ	Tinian Municipality						
317	CTFairfield County	CT	Fairfield County						
318	CTHartford County	CT	Hartford County						
319	CTLitchfield County	CT	Litchfield County						
320	CTMiddlesex County	CT	Middlesex County						
321	CTNew Haven County	CT	New Haven County						
322	CTNew London County	CT	New London County						
323	CTTolland County	CT	Tolland County						
324	CTWindham County	CT	Windham County						
325	DCDistrict Of Columbia	DC	District Of Columbia						
326	DEKent County	DE	Kent County						
327	DENew Castle County	DE	New Castle County						
328	DESussex County	DE	Sussex County						
329	FLAlachua County	FL	Alachua County						
330	FLBaker County	FL	Baker County						
331	FLBay County	FL	Bay County						
332	FLBradford County	FL	Bradford County						
333	FLBrevard County	FL	Brevard County						
334	FLBroward County	FL	Broward County						
335	FLCalhoun County	FL	Calhoun County						
336	FLCharlotte County	FL	Charlotte County						
337	FLCitrus County	FL	Citrus County						
338	FLClay County	FL	Clay County						
339	FLCollier County	FL	Collier County						
340	FLColumbia County	FL	Columbia County						
341	FLMiami-Dade County	FL	Miami-Dade County						
342	FLDeSoto County	FL	DeSoto County						
343	FLDixie County	FL	Dixie County						
344	FLDuval County/City of Jacksonville	FL	Duval County/City of Jacksonville						
345	FLEscambia County	FL	Escambia County						
346	FLFlagler County	FL	Flagler County						
347	FLFranklin County	FL	Franklin County						
348	FLGadsden County	FL	Gadsden County						
349	FLGilchrist County	FL	Gilchrist County						
350	FLGlades County	FL	Glades County						
351	FLGulf County	FL	Gulf County						
352	FLHamilton County	FL	Hamilton County						
353	FLHardee County	FL	Hardee County						
354	FLHendry County	FL	Hendry County						
355	FLHernando County	FL	Hernando County						
356	FLHighlands County	FL	Highlands County						
357	FLHillsborough County	FL	Hillsborough County						
358	FLHolmes County	FL	Holmes County						
359	FLIndian River County	FL	Indian River County						
360	FLJackson County	FL	Jackson County						
361	FLJefferson County	FL	Jefferson County						
362	FLLaFayette County	FL	Lafayette County						
363	FLLake County	FL	Lake County						
364	FLLee County	FL	Lee County						
365	FLLeon County	FL	Leon County						
366	FLLevy County	FL	Levy County						
367	FLLiberty County	FL	Liberty County						
368	FLMadison County	FL	Madison County						
369	FLManatee County	FL	Manatee County						
370	FLMarion County	FL	Marion County						
371	FLMartin County	FL	Martin County						

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabrv	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
372	FL	Dade	FL	Dade					
373	FL	Monroe County	FL	Monroe County					
374	FL	Nassau County	FL	Nassau County					
375	FL	Okaloosa County	FL	Okaloosa County					
376	FL	Okeechobee County	FL	Okeechobee County					
377	FL	Orange County	FL	Orange County					
378	FL	Osceola County	FL	Osceola County					
379	FL	Palm Beach County	FL	Palm Beach County					
380	FL	Pasco County	FL	Pasco County					
381	FL	Pinellas County	FL	Pinellas County					
382	FL	Polk County	FL	Polk County					
383	FL	Putnam County	FL	Putnam County					
384	FL	St. Johns County	FL	St. Johns County					
385	FL	St. Lucie County	FL	St. Lucie County					
386	FL	Santa Rosa County	FL	Santa Rosa County					
387	FL	Sarasota County	FL	Sarasota County					
388	FL	Seminole County	FL	Seminole County					
389	FL	Sumter County	FL	Sumter County					
390	FL	Suwannee County	FL	Suwannee County					
391	FL	Taylor County	FL	Taylor County					
392	FL	Union County	FL	Union County					
393	FL	Volusia County	FL	Volusia County					
394	FL	Wakulla County	FL	Wakulla County					
395	FL	Walton County	FL	Walton County					
396	FL	Washington County	FL	Washington County					
397	GA	Appling County	GA	Appling County					
398	GA	Atkinson County	GA	Atkinson County					
399	GA	Bacon County	GA	Bacon County					
400	GA	Baker County	GA	Baker County					
401	GA	Baldwin County	GA	Baldwin County					
402	GA	Banks County	GA	Banks County					
403	GA	Barrow County	GA	Barrow County					
404	GA	Bartow County	GA	Bartow County					
405	GA	Ben Hill County	GA	Ben Hill County					
406	GA	Berrien County	GA	Berrien County					
407	GA	Bibb County	GA	Bibb County					
408	GA	Bleckley County	GA	Bleckley County					
409	GA	Brantley County	GA	Brantley County					
410	GA	Brooks County	GA	Brooks County					
411	GA	Bryan County	GA	Bryan County					
412	GA	Bulloch County	GA	Bulloch County					
413	GA	Burke County	GA	Burke County					
414	GA	Butts County	GA	Butts County					
415	GA	Calhoun County	GA	Calhoun County					
416	GA	Camden County	GA	Camden County					
417	GA	Candler County	GA	Candler County					
418	GA	Carroll County	GA	Carroll County					
419	GA	Catoosa County	GA	Catoosa County					
420	GA	Charlton County	GA	Charlton County					
421	GA	Chatham County	GA	Chatham County					
422	GA	Cusetta-Chattahoochee County	GA	Cusetta-Chattahoochee County					
423	GA	Chattooga County	GA	Chattooga County					
424	GA	Cherokee County	GA	Cherokee County					
425	GA	Athens-Clarke County	GA	Athens-Clarke County					
426	GA	Clay County	GA	Clay County					
427	GA	Clayton County	GA	Clayton County					
428	GA	Clinch County	GA	Clinch County					
429	GA	Cobb County	GA	Cobb County					
430	GA	Coffee County	GA	Coffee County					
431	GA	Colquitt County	GA	Colquitt County					
432	GA	Columbia County	GA	Columbia County					
433	GA	Cook County	GA	Cook County					

CountyID	StCountyID	CountyStateAbvr	CountyName	countystateabrv	StateName	StateAbvr	StateName	BranchTypeCode	BranchTypeDesc
434	GA	Coweta County	GA	Coweta County					
435	GA	Crawford County	GA	Crawford County					
436	GA	Crisp County	GA	Crisp County					
437	GA	Dade County	GA	Dade County					
438	GA	Dawson County	GA	Dawson County					
439	GA	Decatur County	GA	Decatur County					
440	GA	DeKalb County	GA	DeKalb County					
441	GA	Dodge County	GA	Dodge County					
442	GA	Dooly County	GA	Dooly County					
443	GA	Dougherty County	GA	Dougherty County					
444	GA	Douglas County	GA	Douglas County					
445	GA	Early County	GA	Early County					
446	GA	Echols County	GA	Echols County					
447	GA	Effingham County	GA	Effingham County					
448	GA	Elbert County	GA	Elbert County					
449	GA	Emanuel County	GA	Emanuel County					
450	GA	Evans County	GA	Evans County					
451	GA	Fannin County	GA	Fannin County					
452	GA	Fayette County	GA	Fayette County					
453	GA	Floyd County	GA	Floyd County					
454	GA	Forsyth County	GA	Forsyth County					
455	GA	Franklin County	GA	Franklin County					
456	GA	Fulton County	GA	Fulton County					
457	GA	Gilmer County	GA	Gilmer County					
458	GA	Glascocock County	GA	Glascocock County					
459	GA	Glynn County	GA	Glynn County					
460	GA	Gordon County	GA	Gordon County					
461	GA	Grady County	GA	Grady County					
462	GA	Greene County	GA	Greene County					
463	GA	Gwinnett County	GA	Gwinnett County					
464	GA	Habersham County	GA	Habersham County					
465	GA	Hall County	GA	Hall County					
466	GA	Hancock County	GA	Hancock County					
467	GA	Haralson County	GA	Haralson County					
468	GA	Harris County	GA	Harris County					
469	GA	Hart County	GA	Hart County					
470	GA	Heard County	GA	Heard County					
471	GA	Henry County	GA	Henry County					
472	GA	Houston County	GA	Houston County					
473	GA	Irwin County	GA	Irwin County					
474	GA	Jackson County	GA	Jackson County					
475	GA	Jasper County	GA	Jasper County					
476	GA	Jeff Davis County	GA	Jeff Davis County					
477	GA	Jefferson County	GA	Jefferson County					
478	GA	Jenkins County	GA	Jenkins County					
479	GA	Johnson County	GA	Johnson County					
480	GA	Jones County	GA	Jones County					
481	GA	Lamar County	GA	Lamar County					
482	GA	Lanier County	GA	Lanier County					
483	GA	Laurens County	GA	Laurens County					
484	GA	Lee County	GA	Lee County					
485	GA	Liberty County	GA	Liberty County					
486	GA	Lincoln County	GA	Lincoln County					
487	GA	Long County	GA	Long County					
488	GA	Lowndes County	GA	Lowndes County					
489	GA	Lumpkin County	GA	Lumpkin County					
490	GA	McDuffie County	GA	McDuffie County					
491	GA	McIntosh County	GA	McIntosh County					
492	GA	Macon County	GA	Macon County					
493	GA	Madison County	GA	Madison County					
494	GA	Marion County	GA	Marion County					
495	GA	Meriwether County	GA	Meriwether County					

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabrv	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
496	GAMiller County	GA	Miller County						
497	GAMitchell County	GA	Mitchell County						
498	GAMonroe County	GA	Monroe County						
499	GAMontgomery County	GA	Montgomery County						
500	GAMorgan County	GA	Morgan County						
501	GAMurray County	GA	Murray County						
502	GAColumbus-Muscogee County	GA	Columbus-Muscogee County						
503	GANewton County	GA	Newton County						
504	GAOconee County	GA	Oconee County						
505	GAOglethorpe County	GA	Oglethorpe County						
506	GAPaulding County	GA	Paulding County						
507	GAPeach County	GA	Peach County						
508	GAPickens County	GA	Pickens County						
509	GAPierce County	GA	Pierce County						
510	GAPike County	GA	Pike County						
511	GAPolk County	GA	Polk County						
512	GAPulaski County	GA	Pulaski County						
513	GAPutnam County	GA	Putnam County						
514	GAQuitman County	GA	Quitman County						
515	GARabun County	GA	Rabun County						
516	GARandolph County	GA	Randolph County						
517	GAAugusta-Richmond County	GA	Augusta-Richmond County						
518	GARockdale County	GA	Rockdale County						
519	Gaschley County	GA	Schley County						
520	Gascreven County	GA	Screven County						
521	Gaseminole County	GA	Seminole County						
522	Gaspalding County	GA	Spalding County						
523	Gasstephens County	GA	Stephens County						
524	Gasstewart County	GA	Stewart County						
525	Gasumter County	GA	Sumter County						
526	GATalbot County	GA	Talbot County						
527	GATaliaferro County	GA	Taliaferro County						
528	GATattnall County	GA	Tattnall County						
529	GATaylor County	GA	Taylor County						
530	GATelfair County	GA	Telfair County						
531	GATerrell County	GA	Terrell County						
532	GAThomas County	GA	Thomas County						
533	GATift County	GA	Tift County						
534	GAToombs County	GA	Toombs County						
535	GATowns County	GA	Towns County						
536	GATreutlen County	GA	Treutlen County						
537	GATroup County	GA	Troup County						
538	GATurner County	GA	Turner County						
539	GATwigg County	GA	Twigg County						
540	GAUnion County	GA	Union County						
541	GAUpson County	GA	Upson County						
542	GAWalker County	GA	Walker County						
543	GAWalton County	GA	Walton County						
544	GAWare County	GA	Ware County						
545	GAWarren County	GA	Warren County						
546	GAWashington County	GA	Washington County						
547	GAWayne County	GA	Wayne County						
548	GAWebster County	GA	Webster County						
549	GAWheeler County	GA	Wheeler County						
550	GAWhite County	GA	White County						
551	GAWhitfield County	GA	Whitfield County						
552	GAWilcox County	GA	Wilcox County						
553	GAWilkes County	GA	Wilkes County						
554	GAWilkinson County	GA	Wilkinson County						
555	GAWorth County	GA	Worth County						
556	GUGuam	GU	Guam						
557	HIHawaii County	HI	Hawaii County						

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
558	HI	HI	Honolulu City and County						
559	HI	HI	Kalawoa County						
560	HI	HI	Kauai County						
561	HI	HI	Maui County						
562	IA	IA	Adair County						
563	IA	IA	Adams County						
564	IA	IA	Allamakee County						
565	IA	IA	Appanoose County						
566	IA	IA	Audubon County						
567	IA	IA	Benton County						
568	IA	IA	Black Hawk County						
569	IA	IA	Boone County						
570	IA	IA	Bremer County						
571	IA	IA	Buchanan County						
572	IA	IA	Buena Vista County						
573	IA	IA	Butler County						
574	IA	IA	Calhoun County						
575	IA	IA	Carroll County						
576	IA	IA	Cass County						
577	IA	IA	Cedar County						
578	IA	IA	Cerro Gordo County						
579	IA	IA	Cherokee County						
580	IA	IA	Chickasaw County						
581	IA	IA	Clarke County						
582	IA	IA	Clay County						
583	IA	IA	Clayton County						
584	IA	IA	Clinton County						
585	IA	IA	Crawford County						
586	IA	IA	Dallas County						
587	IA	IA	Davis County						
588	IA	IA	Decatur County						
589	IA	IA	Delaware County						
590	IA	IA	Des Moines County						
591	IA	IA	Dickinson County						
592	IA	IA	Dubuque County						
593	IA	IA	Emmet County						
594	IA	IA	Fayette County						
595	IA	IA	Floyd County						
596	IA	IA	Franklin County						
597	IA	IA	Fremont County						
598	IA	IA	Greene County						
599	IA	IA	Grundy County						
600	IA	IA	Guthrie County						
601	IA	IA	Hamilton County						
602	IA	IA	Hancock County						
603	IA	IA	Hardin County						
604	IA	IA	Harrison County						
605	IA	IA	Henry County						
606	IA	IA	Howard County						
607	IA	IA	Humboldt County						
608	IA	IA	Ida County						
609	IA	IA	Iowa County						
610	IA	IA	Jackson County						
611	IA	IA	Jasper County						
612	IA	IA	Jefferson County						
613	IA	IA	Johnson County						
614	IA	IA	Jones County						
615	IA	IA	Keokuk County						
616	IA	IA	Kossuth County						
617	IA	IA	Lee County						
618	IA	IA	Linn County						
619	IA	IA	Louisa County						

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
620	IALucas County	IA	Lucas County						
621	IALyon County	IA	Lyon County						
622	IAMadison County	IA	Madison County						
623	IAMahaska County	IA	Mahaska County						
624	IAMarion County	IA	Marion County						
625	IAMarshall County	IA	Marshall County						
626	IAMills County	IA	Mills County						
627	IAMitchell County	IA	Mitchell County						
628	IAMonona County	IA	Monona County						
629	IAMonroe County	IA	Monroe County						
630	IAMontgomery County	IA	Montgomery County						
631	IAMuscatine County	IA	Muscatine County						
632	IAO'Brien County	IA	O'Brien County						
633	IAOsceola County	IA	Osceola County						
634	IAPage County	IA	Page County						
635	IAPalo Alto County	IA	Palo Alto County						
636	IAPlymouth County	IA	Plymouth County						
637	IAPocahontas County	IA	Pocahontas County						
638	IAPolk County	IA	Polk County						
639	IAPottawattamie County	IA	Pottawattamie County						
640	IAPoweshiek County	IA	Poweshiek County						
641	IARinggold County	IA	Ringgold County						
642	IASac County	IA	Sac County						
643	IAScott County	IA	Scott County						
644	IAShelby County	IA	Shelby County						
645	IASioux County	IA	Sioux County						
646	IAStory County	IA	Story County						
647	IATama County	IA	Tama County						
648	IATaylor County	IA	Taylor County						
649	IAUnion County	IA	Union County						
650	IAVan Buren County	IA	Van Buren County						
651	IAWapello County	IA	Wapello County						
652	IAWarren County	IA	Warren County						
653	IAWashington County	IA	Washington County						
654	IAYayne County	IA	Wayne County						
655	IAYebster County	IA	Webster County						
656	IAYinnebago County	IA	Winnebago County						
657	IAYinneshiek County	IA	Winneshiek County						
658	IAYoodbury County	IA	Woodbury County						
659	IAYorth County	IA	Worth County						
660	IAYright County	IA	Wright County						
661	IDAda County	ID	Ada County						
662	IDAdams County	ID	Adams County						
663	IDBannock County	ID	Bannock County						
664	IDBear Lake County	ID	Bear Lake County						
665	IDBenewah County	ID	Benewah County						
666	IDBingham County	ID	Bingham County						
667	IDBlaine County	ID	Blaine County						
668	IDBoise County	ID	Boise County						
669	IDBonner County	ID	Bonner County						
670	IDBonneville County	ID	Bonneville County						
671	IDBoundary County	ID	Boundary County						
672	IDButte County	ID	Butte County						
673	IDCamas County	ID	Camas County						
674	IDCanyon County	ID	Canyon County						
675	IDCaribou County	ID	Caribou County						
676	IDCassia County	ID	Cassia County						
677	IDClark County	ID	Clark County						
678	IDClearwater County	ID	Clearwater County						
679	IDCuster County	ID	Custer County						
680	IDElmore County	ID	Elmore County						
681	IDFranklin County	ID	Franklin County						

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
682	ID	Fremont County	ID	Fremont County					
683	ID	Gem County	ID	Gem County					
684	ID	Gooding County	ID	Gooding County					
685	ID	Idaho County	ID	Idaho County					
686	ID	Jefferson County	ID	Jefferson County					
687	ID	Jerome County	ID	Jerome County					
688	ID	Kootenai County	ID	Kootenai County					
689	ID	Latah County	ID	Latah County					
690	ID	Lemhi County	ID	Lemhi County					
691	ID	Lewis County	ID	Lewis County					
692	ID	Lincoln County	ID	Lincoln County					
693	ID	Madison County	ID	Madison County					
694	ID	Minidoka County	ID	Minidoka County					
695	ID	Nez Perce County	ID	Nez Perce County					
696	ID	Oneida County	ID	Oneida County					
697	ID	Owyhee County	ID	Owyhee County					
698	ID	Payette County	ID	Payette County					
699	ID	Power County	ID	Power County					
700	ID	Shoshone County	ID	Shoshone County					
701	ID	Teton County	ID	Teton County					
702	ID	Twin Falls County	ID	Twin Falls County					
703	ID	Valley County	ID	Valley County					
704	ID	Washington County	ID	Washington County					
705	IL	Adams County	IL	Adams County					
706	IL	Alexander County	IL	Alexander County					
707	IL	Bond County	IL	Bond County					
708	IL	Boone County	IL	Boone County					
709	IL	Brown County	IL	Brown County					
710	IL	Bureau County	IL	Bureau County					
711	IL	Calhoun County	IL	Calhoun County					
712	IL	Carroll County	IL	Carroll County					
713	IL	Cass County	IL	Cass County					
714	IL	Champaign County	IL	Champaign County					
715	IL	Christian County	IL	Christian County					
716	IL	Clark County	IL	Clark County					
717	IL	Clay County	IL	Clay County					
718	IL	Clinton County	IL	Clinton County					
719	IL	Coles County	IL	Coles County					
720	IL	Cook County	IL	Cook County					
721	IL	Crawford County	IL	Crawford County					
722	IL	Cumberland County	IL	Cumberland County					
723	IL	DeKalb County	IL	DeKalb County					
724	IL	De Witt County	IL	De Witt County					
725	IL	Douglas County	IL	Douglas County					
726	IL	Du Page County	IL	Du Page County					
727	IL	Edgar County	IL	Edgar County					
728	IL	Edwards County	IL	Edwards County					
729	IL	Effingham County	IL	Effingham County					
730	IL	Fayette County	IL	Fayette County					
731	IL	Ford County	IL	Ford County					
732	IL	Franklin County	IL	Franklin County					
733	IL	Fulton County	IL	Fulton County					
734	IL	Gallatin County	IL	Gallatin County					
735	IL	Greene County	IL	Greene County					
736	IL	Grundy County	IL	Grundy County					
737	IL	Hamilton County	IL	Hamilton County					
738	IL	Hancock County	IL	Hancock County					
739	IL	Hardin County	IL	Hardin County					
740	IL	Henderson County	IL	Henderson County					
741	IL	Henry County	IL	Henry County					
742	IL	Iroquois County	IL	Iroquois County					
743	IL	Jackson County	IL	Jackson County					

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
744	IL	Jasper County	IL	Jasper County					
745	IL	Jefferson County	IL	Jefferson County					
746	IL	Jersey County	IL	Jersey County					
747	IL	Jo Daviess County	IL	Jo Daviess County					
748	IL	Johnson County	IL	Johnson County					
749	IL	Kane County	IL	Kane County					
750	IL	Kankakee County	IL	Kankakee County					
751	IL	Kendall County	IL	Kendall County					
752	IL	Knox County	IL	Knox County					
753	IL	Lake County	IL	Lake County					
754	IL	La Salle County	IL	La Salle County					
755	IL	Lawrence County	IL	Lawrence County					
756	IL	Lee County	IL	Lee County					
757	IL	Livingston County	IL	Livingston County					
758	IL	Logan County	IL	Logan County					
759	IL	McDonough County	IL	McDonough County					
760	IL	McHenry County	IL	McHenry County					
761	IL	McLean County	IL	McLean County					
762	IL	Macon County	IL	Macon County					
763	IL	Macoupin County	IL	Macoupin County					
764	IL	Madison County	IL	Madison County					
765	IL	Marion County	IL	Marion County					
766	IL	Marshall County	IL	Marshall County					
767	IL	Mason County	IL	Mason County					
768	IL	Massac County	IL	Massac County					
769	IL	Menard County	IL	Menard County					
770	IL	Mercer County	IL	Mercer County					
771	IL	Monroe County	IL	Monroe County					
772	IL	Montgomery County	IL	Montgomery County					
773	IL	Morgan County	IL	Morgan County					
774	IL	Moultrie County	IL	Moultrie County					
775	IL	Ogle County	IL	Ogle County					
776	IL	Peoria County	IL	Peoria County					
777	IL	Perry County	IL	Perry County					
778	IL	Piatt County	IL	Piatt County					
779	IL	Pike County	IL	Pike County					
780	IL	Pope County	IL	Pope County					
781	IL	Pulaski County	IL	Pulaski County					
782	IL	Putnam County	IL	Putnam County					
783	IL	Randolph County	IL	Randolph County					
784	IL	Richland County	IL	Richland County					
785	IL	Rock Island County	IL	Rock Island County					
786	IL	St. Clair County	IL	St. Clair County					
787	IL	Saline County	IL	Saline County					
788	IL	Sangamon County	IL	Sangamon County					
789	IL	Schuyler County	IL	Schuyler County					
790	IL	Scott County	IL	Scott County					
791	IL	Shelby County	IL	Shelby County					
792	IL	Stark County	IL	Stark County					
793	IL	Stephenson County	IL	Stephenson County					
794	IL	Tazewell County	IL	Tazewell County					
795	IL	Union County	IL	Union County					
796	IL	Vermilion County	IL	Vermilion County					
797	IL	Wabash County	IL	Wabash County					
798	IL	Warren County	IL	Warren County					
799	IL	Washington County	IL	Washington County					
800	IL	Wayne County	IL	Wayne County					
801	IL	White County	IL	White County					
802	IL	Whiteside County	IL	Whiteside County					
803	IL	Will County	IL	Will County					
804	IL	Williamson County	IL	Williamson County					
805	IL	Winnebago County	IL	Winnebago County					

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabrv	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
806	IL	Woodford County	IL	Woodford County					
807	IN	Adams County	IN	Adams County					
808	IN	Allen County	IN	Allen County					
809	IN	Bartholomew County	IN	Bartholomew County					
810	IN	Benton County	IN	Benton County					
811	IN	Blackford County	IN	Blackford County					
812	IN	Boone County	IN	Boone County					
813	IN	Brown County	IN	Brown County					
814	IN	Carroll County	IN	Carroll County					
815	IN	Cass County	IN	Cass County					
816	IN	Clark County	IN	Clark County					
817	IN	Clay County	IN	Clay County					
818	IN	Clinton County	IN	Clinton County					
819	IN	Crawford County	IN	Crawford County					
820	IN	Daviess County	IN	Daviess County					
821	IN	Dearborn County	IN	Dearborn County					
822	IN	Decatur County	IN	Decatur County					
823	IN	DeKalb County	IN	DeKalb County					
824	IN	Delaware County	IN	Delaware County					
825	IN	Dubois County	IN	Dubois County					
826	IN	Elkhart County	IN	Elkhart County					
827	IN	Fayette County	IN	Fayette County					
828	IN	Floyd County	IN	Floyd County					
829	IN	Fountain County	IN	Fountain County					
830	IN	Franklin County	IN	Franklin County					
831	IN	Fulton County	IN	Fulton County					
832	IN	Gibson County	IN	Gibson County					
833	IN	Grant County	IN	Grant County					
834	IN	Greene County	IN	Greene County					
835	IN	Hamilton County	IN	Hamilton County					
836	IN	Hancock County	IN	Hancock County					
837	IN	Harrison County	IN	Harrison County					
838	IN	Hendricks County	IN	Hendricks County					
839	IN	Henry County	IN	Henry County					
840	IN	Howard County	IN	Howard County					
841	IN	Huntington County	IN	Huntington County					
842	IN	Jackson County	IN	Jackson County					
843	IN	Jasper County	IN	Jasper County					
844	IN	Jay County	IN	Jay County					
845	IN	Jefferson County	IN	Jefferson County					
846	IN	Jennings County	IN	Jennings County					
847	IN	Johnson County	IN	Johnson County					
848	IN	Knox County	IN	Knox County					
849	IN	Kosciusko County	IN	Kosciusko County					
850	IN	LaGrange County	IN	LaGrange County					
851	IN	Lake County	IN	Lake County					
852	IN	La Porte County	IN	La Porte County					
853	IN	Lawrence County	IN	Lawrence County					
854	IN	Madison County	IN	Madison County					
855	IN	Marion County	IN	Marion County					
856	IN	Marshall County	IN	Marshall County					
857	IN	Martin County	IN	Martin County					
858	IN	Miami County	IN	Miami County					
859	IN	Monroe County	IN	Monroe County					
860	IN	Montgomery County	IN	Montgomery County					
861	IN	Morgan County	IN	Morgan County					
862	IN	Newton County	IN	Newton County					
863	IN	Noble County	IN	Noble County					
864	IN	Ohio County	IN	Ohio County					
865	IN	Orange County	IN	Orange County					
866	IN	Owen County	IN	Owen County					
867	IN	Parke County	IN	Parke County					

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
868	IN	Perry County	IN	Perry County					
869	IN	Pike County	IN	Pike County					
870	IN	Porter County	IN	Porter County					
871	IN	Posey County	IN	Posey County					
872	IN	Pulaski County	IN	Pulaski County					
873	IN	Putnam County	IN	Putnam County					
874	IN	Randolph County	IN	Randolph County					
875	IN	Ripley County	IN	Ripley County					
876	IN	Rush County	IN	Rush County					
877	IN	St. Joseph County	IN	St. Joseph County					
878	IN	Scott County	IN	Scott County					
879	IN	Shelby County	IN	Shelby County					
880	IN	Spencer County	IN	Spencer County					
881	IN	Starke County	IN	Starke County					
882	IN	Steuben County	IN	Steuben County					
883	IN	Sullivan County	IN	Sullivan County					
884	IN	Switzerland County	IN	Switzerland County					
885	IN	Tippecanoe County	IN	Tippecanoe County					
886	IN	Tipton County	IN	Tipton County					
887	IN	Union County	IN	Union County					
888	IN	Vanderburgh County	IN	Vanderburgh County					
889	IN	Vermillion County	IN	Vermillion County					
890	IN	Vigo County	IN	Vigo County					
891	IN	Wabash County	IN	Wabash County					
892	IN	Warren County	IN	Warren County					
893	IN	Warrick County	IN	Warrick County					
894	IN	Washington County	IN	Washington County					
895	IN	Wayne County	IN	Wayne County					
896	IN	Wells County	IN	Wells County					
897	IN	White County	IN	White County					
898	IN	Whitley County	IN	Whitley County					
899	KS	Allen County	KS	Allen County					
900	KS	Anderson County	KS	Anderson County					
901	KS	Atchison County	KS	Atchison County					
902	KS	Barber County	KS	Barber County					
903	KS	Barton County	KS	Barton County					
904	KS	Bourbon County	KS	Bourbon County					
905	KS	Brown County	KS	Brown County					
906	KS	Butler County	KS	Butler County					
907	KS	Chase County	KS	Chase County					
908	KS	Chautauqua County	KS	Chautauqua County					
909	KS	Cherokee County	KS	Cherokee County					
910	KS	Cheyenne County	KS	Cheyenne County					
911	KS	Clark County	KS	Clark County					
912	KS	Clay County	KS	Clay County					
913	KS	Cloud County	KS	Cloud County					
914	KS	Coffey County	KS	Coffey County					
915	KS	Comanche County	KS	Comanche County					
916	KS	Cowley County	KS	Cowley County					
917	KS	Crawford County	KS	Crawford County					
918	KS	Decatur County	KS	Decatur County					
919	KS	Dickinson County	KS	Dickinson County					
920	KS	Doniphan County	KS	Doniphan County					
921	KS	Douglas County	KS	Douglas County					
922	KS	Edwards County	KS	Edwards County					
923	KS	Elk County	KS	Elk County					
924	KS	Ellis County	KS	Ellis County					
925	KS	Ellsworth County	KS	Ellsworth County					
926	KS	Finney County	KS	Finney County					
927	KS	Ford County	KS	Ford County					
928	KS	Franklin County	KS	Franklin County					
929	KS	Geary County	KS	Geary County					

CountyID	StCountyID	CountyStateAbvr	CountyName	countystateabrv	StateName	StateAbvr	StateName	BranchTypeCode	BranchTypeDesc
930	KSGove County	KS	Gove County						
931	KSGraham County	KS	Graham County						
932	KSGrant County	KS	Grant County						
933	KSGray County	KS	Gray County						
934	KSGreeley County	KS	Greeley County						
935	KSGreenwood County	KS	Greenwood County						
936	KSHamilton County	KS	Hamilton County						
937	KSHarper County	KS	Harper County						
938	KSHarvey County	KS	Harvey County						
939	KSHaskell County	KS	Haskell County						
940	KSHodgeman County	KS	Hodgeman County						
941	KSJackson County	KS	Jackson County						
942	KSJefferson County	KS	Jefferson County						
943	KSJewell County	KS	Jewell County						
944	KJJohnson County	KS	Johnson County						
945	KSKearny County	KS	Kearny County						
946	KSKingman County	KS	Kingman County						
947	KSKiowa County	KS	Kiowa County						
948	KSLabette County	KS	Labette County						
949	KSLane County	KS	Lane County						
950	KSLeavenworth County	KS	Leavenworth County						
951	KSLincoln County	KS	Lincoln County						
952	KSLinn County	KS	Linn County						
953	KSLogan County	KS	Logan County						
954	KSLyon County	KS	Lyon County						
955	KSMcPherson County	KS	McPherson County						
956	KSMarion County	KS	Marion County						
957	KSMarshall County	KS	Marshall County						
958	KSMeade County	KS	Meade County						
959	KSMiami County	KS	Miami County						
960	KSMitchell County	KS	Mitchell County						
961	KSMontgomery County	KS	Montgomery County						
962	KSMorris County	KS	Morris County						
963	KSMorton County	KS	Morton County						
964	KSNemaha County	KS	Nemaha County						
965	KSNeosho County	KS	Neosho County						
966	KSNess County	KS	Ness County						
967	KSNorton County	KS	Norton County						
968	KSOsage County	KS	Osage County						
969	KSOsborne County	KS	Osborne County						
970	KSOttawa County	KS	Ottawa County						
971	KSPawnee County	KS	Pawnee County						
972	KSPhillips County	KS	Phillips County						
973	KSPottawatomie County	KS	Pottawatomie County						
974	KSPratt County	KS	Pratt County						
975	KSRawlins County	KS	Rawlins County						
976	KSReno County	KS	Reno County						
977	KSRepublic County	KS	Republic County						
978	KSRice County	KS	Rice County						
979	KSRiley County	KS	Riley County						
980	KSRooks County	KS	Rooks County						
981	KSRush County	KS	Rush County						
982	KSRussell County	KS	Russell County						
983	KSSaline County	KS	Saline County						
984	KSScott County	KS	Scott County						
985	KSSedgwick County	KS	Sedgwick County						
986	KSSeward County	KS	Seward County						
987	KSShawnee County	KS	Shawnee County						
988	KSSheridan County	KS	Sheridan County						
989	KSSherman County	KS	Sherman County						
990	KSSmith County	KS	Smith County						
991	KSStafford County	KS	Stafford County						

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
992	KS	KS	Stanton County						
993	KS	KS	Stevens County						
994	KS	KS	Sumner County						
995	KS	KS	Thomas County						
996	KS	KS	Trego County						
997	KS	KS	Wabaunsee County						
998	KS	KS	Wallace County						
999	KS	KS	Washington County						
1000	KS	KS	Wichita County						
1001	KS	KS	Wilson County						
1002	KS	KS	Woodson County						
1003	KS	KS	Unified Govt. of Wyandotte County/K.C.						
1004	KY	KY	Adair County						
1005	KY	KY	Allen County						
1006	KY	KY	Anderson County						
1007	KY	KY	Ballard County						
1008	KY	KY	Barren County						
1009	KY	KY	Bath County						
1010	KY	KY	Bell County						
1011	KY	KY	Boone County						
1012	KY	KY	Bourbon County						
1013	KY	KY	Boyd County						
1014	KY	KY	Boyle County						
1015	KY	KY	Bracken County						
1016	KY	KY	Breathitt County						
1017	KY	KY	Breckinridge County						
1018	KY	KY	Bullitt County						
1019	KY	KY	Butler County						
1020	KY	KY	Caldwell County						
1021	KY	KY	Calloway County						
1022	KY	KY	Campbell County						
1023	KY	KY	Carlisle County						
1024	KY	KY	Carroll County						
1025	KY	KY	Carter County						
1026	KY	KY	Casey County						
1027	KY	KY	Christian County						
1028	KY	KY	Clark County						
1029	KY	KY	Clay County						
1030	KY	KY	Clinton County						
1031	KY	KY	Crittenden County						
1032	KY	KY	Cumberland County						
1033	KY	KY	Daviess County						
1034	KY	KY	Edmonson County						
1035	KY	KY	Elliott County						
1036	KY	KY	Estill County						
1037	KY	KY	Fayette County						
1038	KY	KY	Fleming County						
1039	KY	KY	Floyd County						
1040	KY	KY	Franklin County						
1041	KY	KY	Fulton County						
1042	KY	KY	Gallatin County						
1043	KY	KY	Garrard County						
1044	KY	KY	Grant County						
1045	KY	KY	Graves County						
1046	KY	KY	Grayson County						
1047	KY	KY	Green County						
1048	KY	KY	Greenup County						
1049	KY	KY	Hancock County						
1050	KY	KY	Hardin County						
1051	KY	KY	Harlan County						
1052	KY	KY	Harrison County						
1053	KY	KY	Hart County						

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
1054	KY	Henderson County	KY	Henderson County					
1055	KY	Henry County	KY	Henry County					
1056	KY	Hickman County	KY	Hickman County					
1057	KY	Hopkins County	KY	Hopkins County					
1058	KY	Jackson County	KY	Jackson County					
1059	KY	Louisville Jefferson County Metro Government	KY	Louisville Jefferson County Metro Government					
1060	KY	Jessamine County	KY	Jessamine County					
1061	KY	Johnson County	KY	Johnson County					
1062	KY	Kenton County	KY	Kenton County					
1063	KY	Knott County	KY	Knott County					
1064	KY	Knox County	KY	Knox County					
1065	KY	LaRue County	KY	LaRue County					
1066	KY	Laurel County	KY	Laurel County					
1067	KY	Lawrence County	KY	Lawrence County					
1068	KY	Lee County	KY	Lee County					
1069	KY	Leslie County	KY	Leslie County					
1070	KY	Letcher County	KY	Letcher County					
1071	KY	Lewis County	KY	Lewis County					
1072	KY	Lincoln County	KY	Lincoln County					
1073	KY	Livingston County	KY	Livingston County					
1074	KY	Logan County	KY	Logan County					
1075	KY	Lyon County	KY	Lyon County					
1076	KY	McCracken County	KY	McCracken County					
1077	KY	McCreary County	KY	McCreary County					
1078	KY	McLean County	KY	McLean County					
1079	KY	Madison County	KY	Madison County					
1080	KY	Magoffin County	KY	Magoffin County					
1081	KY	Marion County	KY	Marion County					
1082	KY	Marshall County	KY	Marshall County					
1083	KY	Martin County	KY	Martin County					
1084	KY	Mason County	KY	Mason County					
1085	KY	Meade County	KY	Meade County					
1086	KY	Menifee County	KY	Menifee County					
1087	KY	Mercer County	KY	Mercer County					
1088	KY	Metcalfe County	KY	Metcalfe County					
1089	KY	Monroe County	KY	Monroe County					
1090	KY	Montgomery County	KY	Montgomery County					
1091	KY	Morgan County	KY	Morgan County					
1092	KY	Muhlenberg County	KY	Muhlenberg County					
1093	KY	Nelson County	KY	Nelson County					
1094	KY	Nicholas County	KY	Nicholas County					
1095	KY	Ohio County	KY	Ohio County					
1096	KY	Oldham County	KY	Oldham County					
1097	KY	Owen County	KY	Owen County					
1098	KY	Owsley County	KY	Owsley County					
1099	KY	Pendleton County	KY	Pendleton County					
1100	KY	Perry County	KY	Perry County					
1101	KY	Pike County	KY	Pike County					
1102	KY	Powell County	KY	Powell County					
1103	KY	Pulaski County	KY	Pulaski County					
1104	KY	Robertson County	KY	Robertson County					
1105	KY	Rockcastle County	KY	Rockcastle County					
1106	KY	Rowan County	KY	Rowan County					
1107	KY	Russell County	KY	Russell County					
1108	KY	Scott County	KY	Scott County					
1109	KY	Shelby County	KY	Shelby County					
1110	KY	Simpson County	KY	Simpson County					
1111	KY	Spencer County	KY	Spencer County					
1112	KY	Taylor County	KY	Taylor County					
1113	KY	Todd County	KY	Todd County					
1114	KY	Trigg County	KY	Trigg County					
1115	KY	Trimble County	KY	Trimble County					

CountyID	StCountyID	CountyStateAbvr	CountyName	countystateabrv	StateName	StateAbvr	StateName	BranchTypeCode	BranchTypeDesc
1116	KYUnion County	KY	Union County						
1117	KYWarren County	KY	Warren County						
1118	KYWashington County	KY	Washington County						
1119	KYWayne County	KY	Wayne County						
1120	KYWebster County	KY	Webster County						
1121	KYWhitley County	KY	Whitley County						
1122	KYWolfe County	KY	Wolfe County						
1123	KYWoodford County	KY	Woodford County						
1124	LAAcadia Parish	LA	Acadia Parish						
1125	LAAllen Parish	LA	Allen Parish						
1126	LAAscension Parish	LA	Ascension Parish						
1127	LAAssumption Parish	LA	Assumption Parish						
1128	LAAvoyelles Parish	LA	Avoyelles Parish						
1129	LABeauregard Parish	LA	Beauregard Parish						
1130	LABienville Parish	LA	Bienville Parish						
1131	LABossier Parish	LA	Bossier Parish						
1132	LACaddo Parish	LA	Caddo Parish						
1133	LACalcasieu Parish	LA	Calcasieu Parish						
1134	LACaldwell Parish	LA	Caldwell Parish						
1135	LACameron Parish	LA	Cameron Parish						
1136	LACatahoula Parish	LA	Catahoula Parish						
1137	LAClaiborne Parish	LA	Claiborne Parish						
1138	LAConcordia Parish	LA	Concordia Parish						
1139	LADeSoto Parish	LA	DeSoto Parish						
1140	LAEast Baton Rouge Parish	LA	East Baton Rouge Parish						
1141	LAEast Carroll Parish	LA	East Carroll Parish						
1142	LAEast Feliciana Parish	LA	East Feliciana Parish						
1143	LAEvangeline Parish	LA	Evangeline Parish						
1144	LAFranklin Parish	LA	Franklin Parish						
1145	LAGrant Parish	LA	Grant Parish						
1146	LAlberia Parish	LA	Iberia Parish						
1147	LAlberville Parish	LA	Iberville Parish						
1148	LAJackson Parish	LA	Jackson Parish						
1149	LJefferson Parish	LA	Jefferson Parish						
1150	LJefferson Davis Parish	LA	Jefferson Davis Parish						
1151	LALafayette Consolidated Government	LA	Lafayette Consolidated Government						
1152	LALafourche Parish	LA	Lafourche Parish						
1153	LALaSalle Parish	LA	LaSalle Parish						
1154	LALincoln Parish	LA	Lincoln Parish						
1155	LALivingston Parish	LA	Livingston Parish						
1156	LAMadison Parish	LA	Madison Parish						
1157	LAMorehouse Parish	LA	Morehouse Parish						
1158	LANatchitoches Parish	LA	Natchitoches Parish						
1159	LAOrleans Parish	LA	Orleans Parish						
1160	LAOuachita Parish	LA	Ouachita Parish						
1161	LAPlaquemines Parish	LA	Plaquemines Parish						
1162	LAPointe Coupee Parish	LA	Pointe Coupee Parish						
1163	LARapides Parish	LA	Rapides Parish						
1164	LARed River Parish	LA	Red River Parish						
1165	LARichland Parish	LA	Richland Parish						
1166	LASabine Parish	LA	Sabine Parish						
1167	LSt. Bernard Parish	LA	St. Bernard Parish						
1168	LSt. Charles Parish	LA	St. Charles Parish						
1169	LSt. Helena Parish	LA	St. Helena Parish						
1170	LSt. James Parish	LA	St. James Parish						
1171	LSt. John The Baptist Parish	LA	St. John The Baptist Parish						
1172	LSt. Landry Parish	LA	St. Landry Parish						
1173	LSt. Martin Parish	LA	St. Martin Parish						
1174	LSt. Mary Parish	LA	St. Mary Parish						
1175	LSt. Tammany Parish	LA	St. Tammany Parish						
1176	LATangipahoa Parish	LA	Tangipahoa Parish						
1177	LATensas Parish	LA	Tensas Parish						

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
1178	LA	Terrebonne Parish	LA	Terrebonne Parish					
1179	LA	Union Parish	LA	Union Parish					
1180	LA	Vermilion Parish	LA	Vermilion Parish					
1181	LA	Vernon Parish	LA	Vernon Parish					
1182	LA	Washington Parish	LA	Washington Parish					
1183	LA	Webster Parish	LA	Webster Parish					
1184	LA	West Baton Rouge Parish	LA	West Baton Rouge Parish					
1185	LA	West Carroll Parish	LA	West Carroll Parish					
1186	LA	West Feliciana Parish	LA	West Feliciana Parish					
1187	LA	Winn Parish	LA	Winn Parish					
1188	MA	Barnstable County	MA	Barnstable County					
1189	MA	Berkshire County	MA	Berkshire County					
1190	MA	Bristol County	MA	Bristol County					
1191	MA	Dukes County	MA	Dukes County					
1192	MA	Essex County	MA	Essex County					
1193	MA	Franklin County	MA	Franklin County					
1194	MA	Hampden County	MA	Hampden County					
1195	MA	Hampshire County	MA	Hampshire County					
1196	MA	Middlesex County	MA	Middlesex County					
1197	MA	Nantucket County	MA	Nantucket County					
1198	MA	Norfolk County	MA	Norfolk County					
1199	MA	Plymouth County	MA	Plymouth County					
1200	MA	Suffolk County	MA	Suffolk County					
1201	MA	Worcester County	MA	Worcester County					
1202	MD	Allegany County	MD	Allegany County					
1203	MD	Anne Arundel County	MD	Anne Arundel County					
1204	MD	Baltimore County	MD	Baltimore County					
1205	MD	Calvert County	MD	Calvert County					
1206	MD	Caroline County	MD	Caroline County					
1207	MD	Carroll County	MD	Carroll County					
1208	MD	Cecil County	MD	Cecil County					
1209	MD	Charles County	MD	Charles County					
1210	MD	Dorchester County	MD	Dorchester County					
1211	MD	Frederick County	MD	Frederick County					
1212	MD	Garrett County	MD	Garrett County					
1213	MD	Harford County	MD	Harford County					
1214	MD	Howard County	MD	Howard County					
1215	MD	Kent County	MD	Kent County					
1216	MD	Montgomery County	MD	Montgomery County					
1217	MD	Prince George's County	MD	Prince George's County					
1218	MD	Queen Anne's County	MD	Queen Anne's County					
1219	MD	St. Mary's County	MD	St. Mary's County					
1220	MD	Somerset County	MD	Somerset County					
1221	MD	Talbot County	MD	Talbot County					
1222	MD	Washington County	MD	Washington County					
1223	MD	Wicomico County	MD	Wicomico County					
1224	MD	Worcester County	MD	Worcester County					
1225	MD	Baltimore City	MD	Baltimore City					
1226	ME	Androscoggin County	ME	Androscoggin County					
1227	ME	Aroostook County	ME	Aroostook County					
1228	ME	Cumberland County	ME	Cumberland County					
1229	ME	Franklin County	ME	Franklin County					
1230	ME	Hancock County	ME	Hancock County					
1231	ME	Kennebec County	ME	Kennebec County					
1232	ME	Knox County	ME	Knox County					
1233	ME	Lincoln County	ME	Lincoln County					
1234	ME	Oxford County	ME	Oxford County					
1235	ME	Penobscot County	ME	Penobscot County					
1236	ME	Piscataquis County	ME	Piscataquis County					
1237	ME	Sagadahoc County	ME	Sagadahoc County					
1238	ME	Somerset County	ME	Somerset County					
1239	ME	Waldo County	ME	Waldo County					

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
1240	ME	Washington County	ME	Washington County					
1241	ME	York County	ME	York County					
1242	MI	Alcona County	MI	Alcona County					
1243	MI	Alger County	MI	Alger County					
1244	MI	Allegan County	MI	Allegan County					
1245	MI	Alpena County	MI	Alpena County					
1246	MI	Antrim County	MI	Antrim County					
1247	MI	Arenac County	MI	Arenac County					
1248	MI	Baraga County	MI	Baraga County					
1249	MI	Barry County	MI	Barry County					
1250	MI	Bay County	MI	Bay County					
1251	MI	Benzie County	MI	Benzie County					
1252	MI	Berrien County	MI	Berrien County					
1253	MI	Branch County	MI	Branch County					
1254	MI	Calhoun County	MI	Calhoun County					
1255	MI	Cass County	MI	Cass County					
1256	MI	Charlevoix County	MI	Charlevoix County					
1257	MI	Cheboygan County	MI	Cheboygan County					
1258	MI	Chippewa County	MI	Chippewa County					
1259	MI	Clare County	MI	Clare County					
1260	MI	Clinton County	MI	Clinton County					
1261	MI	Crawford County	MI	Crawford County					
1262	MI	Delta County	MI	Delta County					
1263	MI	Dickinson County	MI	Dickinson County					
1264	MI	Eaton County	MI	Eaton County					
1265	MI	Emmet County	MI	Emmet County					
1266	MI	Genesee County	MI	Genesee County					
1267	MI	Gladwin County	MI	Gladwin County					
1268	MI	Gogebic County	MI	Gogebic County					
1269	MI	Grand Traverse County	MI	Grand Traverse County					
1270	MI	Griatiot County	MI	Griatiot County					
1271	MI	Hillsdale County	MI	Hillsdale County					
1272	MI	Houghton County	MI	Houghton County					
1273	MI	Huron County	MI	Huron County					
1274	MI	Ingham County	MI	Ingham County					
1275	MI	Ionia County	MI	Ionia County					
1276	MI	Iosco County	MI	Iosco County					
1277	MI	Iron County	MI	Iron County					
1278	MI	Isabella County	MI	Isabella County					
1279	MI	Jackson County	MI	Jackson County					
1280	MI	Kalamazoo County	MI	Kalamazoo County					
1281	MI	Kalkaska County	MI	Kalkaska County					
1282	MI	Kent County	MI	Kent County					
1283	MI	Keweenaw County	MI	Keweenaw County					
1284	MI	Lake County	MI	Lake County					
1285	MI	Lapeer County	MI	Lapeer County					
1286	MI	Leelanau County	MI	Leelanau County					
1287	MI	Lenawee County	MI	Lenawee County					
1288	MI	Livingston County	MI	Livingston County					
1289	MI	Luce County	MI	Luce County					
1290	MI	Mackinac County	MI	Mackinac County					
1291	MI	Macomb County	MI	Macomb County					
1292	MI	Manistee County	MI	Manistee County					
1293	MI	Marquette County	MI	Marquette County					
1294	MI	Mason County	MI	Mason County					
1295	MI	Mecosta County	MI	Mecosta County					
1296	MI	Menominee County	MI	Menominee County					
1297	MI	Midland County	MI	Midland County					
1298	MI	Missaukee County	MI	Missaukee County					
1299	MI	Monroe County	MI	Monroe County					
1300	MI	Montcalm County	MI	Montcalm County					
1301	MI	Montmorency County	MI	Montmorency County					

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
1302	MI	MI	Muskegon County						
1303	MI	MI	Newaygo County						
1304	MI	MI	Oakland County						
1305	MI	MI	Oceana County						
1306	MI	MI	Ogemaw County						
1307	MI	MI	Ontonagon County						
1308	MI	MI	Osceola County						
1309	MI	MI	Oscoda County						
1310	MI	MI	Otsego County						
1311	MI	MI	Ottawa County						
1312	MI	MI	Presque Isle County						
1313	MI	MI	Roscommon County						
1314	MI	MI	Saginaw County						
1315	MI	MI	St. Clair County						
1316	MI	MI	St. Joseph County						
1317	MI	MI	Sanilac County						
1318	MI	MI	Schoolcraft County						
1319	MI	MI	Shiawassee County						
1320	MI	MI	Tuscola County						
1321	MI	MI	Van Buren County						
1322	MI	MI	Washtenaw County						
1323	MI	MI	Wayne County						
1324	MI	MI	Wexford County						
1325	MN	MN	Aitkin County						
1326	MN	MN	Anoka County						
1327	MN	MN	Becker County						
1328	MN	MN	Beltrami County						
1329	MN	MN	Benton County						
1330	MN	MN	Big Stone County						
1331	MN	MN	Blue Earth County						
1332	MN	MN	Brown County						
1333	MN	MN	Carlton County						
1334	MN	MN	Carver County						
1335	MN	MN	Cass County						
1336	MN	MN	Chippewa County						
1337	MN	MN	Chisago County						
1338	MN	MN	Clay County						
1339	MN	MN	Clearwater County						
1340	MN	MN	Cook County						
1341	MN	MN	Cottonwood County						
1342	MN	MN	Crow Wing County						
1343	MN	MN	Dakota County						
1344	MN	MN	Dodge County						
1345	MN	MN	Douglas County						
1346	MN	MN	Faribault County						
1347	MN	MN	Fillmore County						
1348	MN	MN	Freeborn County						
1349	MN	MN	Goodhue County						
1350	MN	MN	Grant County						
1351	MN	MN	Hennepin County						
1352	MN	MN	Houston County						
1353	MN	MN	Hubbard County						
1354	MN	MN	Isanti County						
1355	MN	MN	Itasca County						
1356	MN	MN	Jackson County						
1357	MN	MN	Kanabec County						
1358	MN	MN	Kandiyohi County						
1359	MN	MN	Kittson County						
1360	MN	MN	Koochiching County						
1361	MN	MN	Lac Qui Parle County						
1362	MN	MN	Lake County						
1363	MN	MN	Lake Of The Woods County						

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
1364	MN	Le Sueur County	MN	Le Sueur County					
1365	MN	Lincoln County	MN	Lincoln County					
1366	MN	Lyon County	MN	Lyon County					
1367	MN	McLeod County	MN	McLeod County					
1368	MN	Mahnomen County	MN	Mahnomen County					
1369	MN	Marshall County	MN	Marshall County					
1370	MN	Martin County	MN	Martin County					
1371	MN	Meecker County	MN	Meecker County					
1372	MN	Mille Lacs County	MN	Mille Lacs County					
1373	MN	Morrison County	MN	Morrison County					
1374	MN	Mower County	MN	Mower County					
1375	MN	Murray County	MN	Murray County					
1376	MN	Nicollet County	MN	Nicollet County					
1377	MN	Nobles County	MN	Nobles County					
1378	MN	Norman County	MN	Norman County					
1379	MN	Olmsted County	MN	Olmsted County					
1380	MN	Otter Tail County	MN	Otter Tail County					
1381	MN	Pennington County	MN	Pennington County					
1382	MN	Pine County	MN	Pine County					
1383	MN	Pipestone County	MN	Pipestone County					
1384	MN	Polk County	MN	Polk County					
1385	MN	Pope County	MN	Pope County					
1386	MN	Ramsey County	MN	Ramsey County					
1387	MN	Red Lake County	MN	Red Lake County					
1388	MN	Redwood County	MN	Redwood County					
1389	MN	Renville County	MN	Renville County					
1390	MN	Rice County	MN	Rice County					
1391	MN	Rock County	MN	Rock County					
1392	MN	Roseau County	MN	Roseau County					
1393	MN	St. Louis County	MN	St. Louis County					
1394	MN	Scott County	MN	Scott County					
1395	MN	Sherburne County	MN	Sherburne County					
1396	MN	Sibley County	MN	Sibley County					
1397	MN	Stearns County	MN	Stearns County					
1398	MN	Steele County	MN	Steele County					
1399	MN	Stevens County	MN	Stevens County					
1400	MN	Swift County	MN	Swift County					
1401	MN	Todd County	MN	Todd County					
1402	MN	Traverse County	MN	Traverse County					
1403	MN	Wabasha County	MN	Wabasha County					
1404	MN	Wadena County	MN	Wadena County					
1405	MN	Waseca County	MN	Waseca County					
1406	MN	Washington County	MN	Washington County					
1407	MN	Watsonwan County	MN	Watsonwan County					
1408	MN	Wilkin County	MN	Wilkin County					
1409	MN	Winona County	MN	Winona County					
1410	MN	Wright County	MN	Wright County					
1411	MN	Yellow Medicine County	MN	Yellow Medicine County					
1412	MO	Adair County	MO	Adair County					
1413	MO	Andrew County	MO	Andrew County					
1414	MO	Atchison County	MO	Atchison County					
1415	MO	Audrain County	MO	Audrain County					
1416	MO	Barry County	MO	Barry County					
1417	MO	Barton County	MO	Barton County					
1418	MO	Bates County	MO	Bates County					
1419	MO	Benton County	MO	Benton County					
1420	MO	Bollinger County	MO	Bollinger County					
1421	MO	Boone County	MO	Boone County					
1422	MO	Buchanan County	MO	Buchanan County					
1423	MO	Butler County	MO	Butler County					
1424	MO	Caldwell County	MO	Caldwell County					
1425	MO	Callaway County	MO	Callaway County					

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
1426	MOCamden County	MO	Camden County						
1427	MOCape Girardeau County	MO	Cape Girardeau County						
1428	MOCarroll County	MO	Carroll County						
1429	MOCarter County	MO	Carter County						
1430	MOCass County	MO	Cass County						
1431	MOCedar County	MO	Cedar County						
1432	MOChariton County	MO	Chariton County						
1433	MOChristian County	MO	Christian County						
1434	MOCClark County	MO	Clark County						
1435	MOClay County	MO	Clay County						
1436	MOClinnton County	MO	Clinton County						
1437	MOCole County	MO	Cole County						
1438	MOCOoper County	MO	Cooper County						
1439	MOCrawford County	MO	Crawford County						
1440	MODade County	MO	Dade County						
1441	MODallas County	MO	Dallas County						
1442	MODaviess County	MO	Daviess County						
1443	MODeKalb County	MO	DeKalb County						
1444	MODent County	MO	Dent County						
1445	MODouglas County	MO	Douglas County						
1446	MODunklin County	MO	Dunklin County						
1447	MOFranklin County	MO	Franklin County						
1448	MOGasconade County	MO	Gasconade County						
1449	MOGentry County	MO	Gentry County						
1450	MOGreene County	MO	Greene County						
1451	MOGrundy County	MO	Grundy County						
1452	MOHarrison County	MO	Harrison County						
1453	MOHenry County	MO	Henry County						
1454	MOHickory County	MO	Hickory County						
1455	MOHolt County	MO	Holt County						
1456	MOHoward County	MO	Howard County						
1457	MOHowell County	MO	Howell County						
1458	MOIron County	MO	Iron County						
1459	MOJackson County	MO	Jackson County						
1460	MOJasper County	MO	Jasper County						
1461	MOJefferson County	MO	Jefferson County						
1462	MOJohnson County	MO	Johnson County						
1463	MOKnox County	MO	Knox County						
1464	MOLaclede County	MO	Laclede County						
1465	MOLafayette County	MO	Lafayette County						
1466	MOLawrence County	MO	Lawrence County						
1467	MOLewis County	MO	Lewis County						
1468	MOLincoln County	MO	Lincoln County						
1469	MOLinn County	MO	Linn County						
1470	MOLivingston County	MO	Livingston County						
1471	MOMcDonald County	MO	McDonald County						
1472	MOMacon County	MO	Macon County						
1473	MOMadison County	MO	Madison County						
1474	MOMaries County	MO	Maries County						
1475	MOMarion County	MO	Marion County						
1476	MOMercer County	MO	Mercer County						
1477	MOMiller County	MO	Miller County						
1478	MOMississippi County	MO	Mississippi County						
1479	MOMoniteau County	MO	Moniteau County						
1480	MOMonroe County	MO	Monroe County						
1481	MOMontgomery County	MO	Montgomery County						
1482	MOMorgan County	MO	Morgan County						
1483	MONew Madrid County	MO	New Madrid County						
1484	MONewton County	MO	Newton County						
1485	MONodaway County	MO	Nodaway County						
1486	MOOregon County	MO	Oregon County						
1487	MOOsage County	MO	Osage County						

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
1488	MO	Ozark County	MO	Ozark County					
1489	MO	Pemiscot County	MO	Pemiscot County					
1490	MO	Perry County	MO	Perry County					
1491	MO	Pettis County	MO	Pettis County					
1492	MO	Phelps County	MO	Phelps County					
1493	MO	Pike County	MO	Pike County					
1494	MO	Platte County	MO	Platte County					
1495	MO	Polk County	MO	Polk County					
1496	MO	Pulaski County	MO	Pulaski County					
1497	MO	Putnam County	MO	Putnam County					
1498	MO	Ralls County	MO	Ralls County					
1499	MO	Randolph County	MO	Randolph County					
1500	MO	Ray County	MO	Ray County					
1501	MO	Reynolds County	MO	Reynolds County					
1502	MO	Ripley County	MO	Ripley County					
1503	MO	St. Charles County	MO	St. Charles County					
1504	MO	St. Clair County	MO	St. Clair County					
1505	MO	St. Genevieve County	MO	St. Genevieve County					
1506	MO	St. Francois County	MO	St. Francois County					
1507	MO	St. Louis County	MO	St. Louis County					
1508	MO	Saline County	MO	Saline County					
1509	MO	Schuyler County	MO	Schuyler County					
1510	MO	Scotland County	MO	Scotland County					
1511	MO	Scott County	MO	Scott County					
1512	MO	Shannon County	MO	Shannon County					
1513	MO	Shelby County	MO	Shelby County					
1514	MO	Stoddard County	MO	Stoddard County					
1515	MO	Stone County	MO	Stone County					
1516	MO	Sullivan County	MO	Sullivan County					
1517	MO	Taney County	MO	Taney County					
1518	MO	Texas County	MO	Texas County					
1519	MO	Vernon County	MO	Vernon County					
1520	MO	Warren County	MO	Warren County					
1521	MO	Washington County	MO	Washington County					
1522	MO	Wayne County	MO	Wayne County					
1523	MO	Webster County	MO	Webster County					
1524	MO	Worth County	MO	Worth County					
1525	MO	Wright County	MO	Wright County					
1526	MO	St. Louis City	MO	St. Louis City					
1527	MS	Adams County	MS	Adams County					
1528	MS	Alcorn County	MS	Alcorn County					
1529	MS	Amite County	MS	Amite County					
1530	MS	Attala County	MS	Attala County					
1531	MS	Benton County	MS	Benton County					
1532	MS	Bolivar County	MS	Bolivar County					
1533	MS	Calhoun County	MS	Calhoun County					
1534	MS	Carroll County	MS	Carroll County					
1535	MS	Chickasaw County	MS	Chickasaw County					
1536	MS	Choctaw County	MS	Choctaw County					
1537	MS	Claiborne County	MS	Claiborne County					
1538	MS	Clarke County	MS	Clarke County					
1539	MS	Clay County	MS	Clay County					
1540	MS	Coahoma County	MS	Coahoma County					
1541	MS	Copiah County	MS	Copiah County					
1542	MS	Covington County	MS	Covington County					
1543	MS	De Soto County	MS	De Soto County					
1544	MS	Forrest County	MS	Forrest County					
1545	MS	Franklin County	MS	Franklin County					
1546	MS	George County	MS	George County					
1547	MS	Greene County	MS	Greene County					
1548	MS	Grenada County	MS	Grenada County					
1549	MS	Hancock County	MS	Hancock County					

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
1550	MS	Harrison County	MS	Harrison County					
1551	MS	Hinds County	MS	Hinds County					
1552	MS	Holmes County	MS	Holmes County					
1553	MS	Humphreys County	MS	Humphreys County					
1554	MS	Issaquena County	MS	Issaquena County					
1555	MS	Itawamba County	MS	Itawamba County					
1556	MS	Jackson County	MS	Jackson County					
1557	MS	Jasper County	MS	Jasper County					
1558	MS	Jefferson County	MS	Jefferson County					
1559	MS	Jefferson Davis County	MS	Jefferson Davis County					
1560	MS	Jones County	MS	Jones County					
1561	MS	Kemper County	MS	Kemper County					
1562	MS	Lafayette County	MS	Lafayette County					
1563	MS	Lamar County	MS	Lamar County					
1564	MS	Lauderdale County	MS	Lauderdale County					
1565	MS	Lawrence County	MS	Lawrence County					
1566	MS	Leake County	MS	Leake County					
1567	MS	Lee County	MS	Lee County					
1568	MS	Lefflore County	MS	Lefflore County					
1569	MS	Lincoln County	MS	Lincoln County					
1570	MS	Lowndes County	MS	Lowndes County					
1571	MS	Madison County	MS	Madison County					
1572	MS	Marion County	MS	Marion County					
1573	MS	Marshall County	MS	Marshall County					
1574	MS	Monroe County	MS	Monroe County					
1575	MS	Montgomery County	MS	Montgomery County					
1576	MS	Neshoba County	MS	Neshoba County					
1577	MS	Newton County	MS	Newton County					
1578	MS	Noxubee County	MS	Noxubee County					
1579	MS	Oktibbeha County	MS	Oktibbeha County					
1580	MS	Panola County	MS	Panola County					
1581	MS	Pearl River County	MS	Pearl River County					
1582	MS	Perry County	MS	Perry County					
1583	MS	Pike County	MS	Pike County					
1584	MS	Pontotoc County	MS	Pontotoc County					
1585	MS	Prentiss County	MS	Prentiss County					
1586	MS	Quitman County	MS	Quitman County					
1587	MS	Rankin County	MS	Rankin County					
1588	MS	Scott County	MS	Scott County					
1589	MS	Sharkey County	MS	Sharkey County					
1590	MS	Simpson County	MS	Simpson County					
1591	MS	Smith County	MS	Smith County					
1592	MS	Stone County	MS	Stone County					
1593	MS	Sunflower County	MS	Sunflower County					
1594	MS	Tallahatchie County	MS	Tallahatchie County					
1595	MS	Tate County	MS	Tate County					
1596	MS	Tippah County	MS	Tippah County					
1597	MS	Tishomingo County	MS	Tishomingo County					
1598	MS	Tunica County	MS	Tunica County					
1599	MS	Union County	MS	Union County					
1600	MS	Walthall County	MS	Walthall County					
1601	MS	Warren County	MS	Warren County					
1602	MS	Washington County	MS	Washington County					
1603	MS	Wayne County	MS	Wayne County					
1604	MS	Webster County	MS	Webster County					
1605	MS	Wilkinson County	MS	Wilkinson County					
1606	MS	Winston County	MS	Winston County					
1607	MS	Yalobusha County	MS	Yalobusha County					
1608	MS	Yazoo County	MS	Yazoo County					
1609	MT	Beaverhead County	MT	Beaverhead County					
1610	MT	Big Horn County	MT	Big Horn County					
1611	MT	Blaine County	MT	Blaine County					

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabrv	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
1612	MT	MT	Broadwater County						
1613	MT	MT	Carbon County						
1614	MT	MT	Carter County						
1615	MT	MT	Cascade County						
1616	MT	MT	Chouteau County						
1617	MT	MT	Custer County						
1618	MT	MT	Daniels County						
1619	MT	MT	Dawson County						
1620	MT	MT	Anaconda-Deer Lodge County						
1621	MT	MT	Fallon County						
1622	MT	MT	Fergus County						
1623	MT	MT	Flathead County						
1624	MT	MT	Gallatin County						
1625	MT	MT	Garfield County						
1626	MT	MT	Glacier County						
1627	MT	MT	Golden Valley County						
1628	MT	MT	Granite County						
1629	MT	MT	Hill County						
1630	MT	MT	Jefferson County						
1631	MT	MT	Judith Basin County						
1632	MT	MT	Lake County						
1633	MT	MT	Lewis And Clark County						
1634	MT	MT	Liberty County						
1635	MT	MT	Lincoln County						
1636	MT	MT	McCone County						
1637	MT	MT	Madison County						
1638	MT	MT	Meagher County						
1639	MT	MT	Mineral County						
1640	MT	MT	Missoula County						
1641	MT	MT	Musselshell County						
1642	MT	MT	Park County						
1643	MT	MT	Petroleum County						
1644	MT	MT	Phillips County						
1645	MT	MT	Pondera County						
1646	MT	MT	Powder River County						
1647	MT	MT	Powell County						
1648	MT	MT	Prairie County						
1649	MT	MT	Ravalli County						
1650	MT	MT	Richland County						
1651	MT	MT	Roosevelt County						
1652	MT	MT	Rosebud County						
1653	MT	MT	Sanders County						
1654	MT	MT	Sheridan County						
1655	MT	MT	Butte-Silver Bow County						
1656	MT	MT	Stillwater County						
1657	MT	MT	Sweet Grass County						
1658	MT	MT	Teton County						
1659	MT	MT	Toole County						
1660	MT	MT	Treasure County						
1661	MT	MT	Valley County						
1662	MT	MT	Wheatland County						
1663	MT	MT	Wibaux County						
1664	MT	MT	Yellowstone County						
1665	MT	MT	Yellowstone National Park						
1666	NC	NC	Alamance County						
1667	NC	NC	Alexander County						
1668	NC	NC	Alleghany County						
1669	NC	NC	Anson County						
1670	NC	NC	Ashe County						
1671	NC	NC	Avery County						
1672	NC	NC	Beaufort County						
1673	NC	NC	Bertie County						

CountyID	StCountyID	CountyStateAbvr	CountyName	countystateabrv	StateName	StateAbvr	StateName	BranchTypeCode	BranchTypeDesc
1674	NC	Bladen County	NC	Bladen County					
1675	NC	Brunswick County	NC	Brunswick County					
1676	NC	Buncombe County	NC	Buncombe County					
1677	NC	Burke County	NC	Burke County					
1678	NC	Cabarrus County	NC	Cabarrus County					
1679	NC	Caldwell County	NC	Caldwell County					
1680	NC	Camden County	NC	Camden County					
1681	NC	Carteret County	NC	Carteret County					
1682	NC	Caswell County	NC	Caswell County					
1683	NC	Catawba County	NC	Catawba County					
1684	NC	Chatham County	NC	Chatham County					
1685	NC	Cherokee County	NC	Cherokee County					
1686	NC	Chowan County	NC	Chowan County					
1687	NC	Clay County	NC	Clay County					
1688	NC	Cleveland County	NC	Cleveland County					
1689	NC	Columbus County	NC	Columbus County					
1690	NC	Craven County	NC	Craven County					
1691	NC	Cumberland County	NC	Cumberland County					
1692	NC	Currituck County	NC	Currituck County					
1693	NC	Dare County	NC	Dare County					
1694	NC	Davidson County	NC	Davidson County					
1695	NC	Davie County	NC	Davie County					
1696	NC	Duplin County	NC	Duplin County					
1697	NC	Durham County	NC	Durham County					
1698	NC	Edgecombe County	NC	Edgecombe County					
1699	NC	Forsyth County	NC	Forsyth County					
1700	NC	Franklin County	NC	Franklin County					
1701	NC	Gaston County	NC	Gaston County					
1702	NC	Gates County	NC	Gates County					
1703	NC	Graham County	NC	Graham County					
1704	NC	Granville County	NC	Granville County					
1705	NC	Greene County	NC	Greene County					
1706	NC	Guilford County	NC	Guilford County					
1707	NC	Halifax County	NC	Halifax County					
1708	NC	Harnett County	NC	Harnett County					
1709	NC	Haywood County	NC	Haywood County					
1710	NC	Henderson County	NC	Henderson County					
1711	NC	Hertford County	NC	Hertford County					
1712	NC	Hoke County	NC	Hoke County					
1713	NC	Hyde County	NC	Hyde County					
1714	NC	Iredell County	NC	Iredell County					
1715	NC	Jackson County	NC	Jackson County					
1716	NC	Johnston County	NC	Johnston County					
1717	NC	Jones County	NC	Jones County					
1718	NC	Lee County	NC	Lee County					
1719	NC	Lenoir County	NC	Lenoir County					
1720	NC	Lincoln County	NC	Lincoln County					
1721	NC	McDowell County	NC	McDowell County					
1722	NC	Macon County	NC	Macon County					
1723	NC	Madison County	NC	Madison County					
1724	NC	Martin County	NC	Martin County					
1725	NC	Mecklenburg County	NC	Mecklenburg County					
1726	NC	Mitchell County	NC	Mitchell County					
1727	NC	Montgomery County	NC	Montgomery County					
1728	NC	Moore County	NC	Moore County					
1729	NC	Nash County	NC	Nash County					
1730	NC	New Hanover County	NC	New Hanover County					
1731	NC	Northampton County	NC	Northampton County					
1732	NC	Onslow County	NC	Onslow County					
1733	NC	Orange County	NC	Orange County					
1734	NC	Pamlico County	NC	Pamlico County					
1735	NC	Pasquotank County	NC	Pasquotank County					

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
1736	NCPender County	NC	Pender County						
1737	NCPerquimans County	NC	Perquimans County						
1738	NCPerson County	NC	Person County						
1739	NCPitt County	NC	Pitt County						
1740	NCPolk County	NC	Polk County						
1741	NCRandolph County	NC	Randolph County						
1742	NCRichmond County	NC	Richmond County						
1743	NCRobeson County	NC	Robeson County						
1744	NCRockingham County	NC	Rockingham County						
1745	NCRowan County	NC	Rowan County						
1746	NCRutherford County	NC	Rutherford County						
1747	NCSampson County	NC	Sampson County						
1748	NCScotland County	NC	Scotland County						
1749	NCStanly County	NC	Stanly County						
1750	NCStokes County	NC	Stokes County						
1751	NCSurry County	NC	Surry County						
1752	NCSwain County	NC	Swain County						
1753	NCTransylvania County	NC	Transylvania County						
1754	NCTyrrell County	NC	Tyrrell County						
1755	NCUnion County	NC	Union County						
1756	NCVance County	NC	Vance County						
1757	NCWake County	NC	Wake County						
1758	NCWarren County	NC	Warren County						
1759	NCWashington County	NC	Washington County						
1760	NCWatauga County	NC	Watauga County						
1761	NCWayne County	NC	Wayne County						
1762	NCWilkes County	NC	Wilkes County						
1763	NCWilson County	NC	Wilson County						
1764	NCYadkin County	NC	Yadkin County						
1765	NCYancey County	NC	Yancey County						
1766	NDAdams County	ND	Adams County						
1767	NDBarnes County	ND	Barnes County						
1768	NDBenson County	ND	Benson County						
1769	NDBillings County	ND	Billings County						
1770	NDBottineau County	ND	Bottineau County						
1771	NDBowman County	ND	Bowman County						
1772	NDBurke County	ND	Burke County						
1773	NDBurleigh County	ND	Burleigh County						
1774	NDCass County	ND	Cass County						
1775	NDCavalier County	ND	Cavalier County						
1776	NDDickey County	ND	Dickey County						
1777	NDDivide County	ND	Divide County						
1778	NDDunn County	ND	Dunn County						
1779	NDEddy County	ND	Eddy County						
1780	NDEmmons County	ND	Emmons County						
1781	NDFoster County	ND	Foster County						
1782	NDGolden Valley County	ND	Golden Valley County						
1783	NDGrand Forks County	ND	Grand Forks County						
1784	NDGrant County	ND	Grant County						
1785	NDGriggs County	ND	Griggs County						
1786	NDHettinger County	ND	Hettinger County						
1787	NDKidder County	ND	Kidder County						
1788	NDLaMoure County	ND	LaMoure County						
1789	NDLogan County	ND	Logan County						
1790	NDMcHenry County	ND	McHenry County						
1791	NDMcIntosh County	ND	McIntosh County						
1792	NDMcKenzie County	ND	McKenzie County						
1793	NDMcLean County	ND	McLean County						
1794	NDMercer County	ND	Mercer County						
1795	NDMorton County	ND	Morton County						
1796	NDMountrail County	ND	Mountrail County						
1797	NDNelson County	ND	Nelson County						

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
1798	ND	ND	Oliver County						
1799	ND	ND	Pembina County						
1800	ND	ND	Pierce County						
1801	ND	ND	Ramsey County						
1802	ND	ND	Ransom County						
1803	ND	ND	Renville County						
1804	ND	ND	Richland County						
1805	ND	ND	Rolette County						
1806	ND	ND	Sargent County						
1807	ND	ND	Sheridan County						
1808	ND	ND	Sioux County						
1809	ND	ND	Slope County						
1810	ND	ND	Stark County						
1811	ND	ND	Steele County						
1812	ND	ND	Stutsman County						
1813	ND	ND	Towner County						
1814	ND	ND	Trail County						
1815	ND	ND	Walsh County						
1816	ND	ND	Ward County						
1817	ND	ND	Wells County						
1818	ND	ND	Williams County						
1819	NE	NE	Adams County						
1820	NE	NE	Antelope County						
1821	NE	NE	Arthur County						
1822	NE	NE	Banner County						
1823	NE	NE	Blaine County						
1824	NE	NE	Boone County						
1825	NE	NE	Box Butte County						
1826	NE	NE	Boyd County						
1827	NE	NE	Brown County						
1828	NE	NE	Buffalo County						
1829	NE	NE	Burt County						
1830	NE	NE	Butler County						
1831	NE	NE	Cass County						
1832	NE	NE	Cedar County						
1833	NE	NE	Chase County						
1834	NE	NE	Cherry County						
1835	NE	NE	Cheyenne County						
1836	NE	NE	Clay County						
1837	NE	NE	Colfax County						
1838	NE	NE	Cuming County						
1839	NE	NE	Custer County						
1840	NE	NE	Dakota County						
1841	NE	NE	Dawes County						
1842	NE	NE	Dawson County						
1843	NE	NE	Deuel County						
1844	NE	NE	Dixon County						
1845	NE	NE	Dodge County						
1846	NE	NE	Douglas County						
1847	NE	NE	Dundy County						
1848	NE	NE	Fillmore County						
1849	NE	NE	Franklin County						
1850	NE	NE	Frontier County						
1851	NE	NE	Furnas County						
1852	NE	NE	Gage County						
1853	NE	NE	Garden County						
1854	NE	NE	Garfield County						
1855	NE	NE	Gosper County						
1856	NE	NE	Grant County						
1857	NE	NE	Greeley County						
1858	NE	NE	Hall County						
1859	NE	NE	Hamilton County						

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabrv	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
1860	NE	NE	Harlan County	NE	Harlan County				
1861	NE	NE	Hayes County	NE	Hayes County				
1862	NE	NE	Hitchcock County	NE	Hitchcock County				
1863	NE	NE	Holt County	NE	Holt County				
1864	NE	NE	Hooker County	NE	Hooker County				
1865	NE	NE	Howard County	NE	Howard County				
1866	NE	NE	Jefferson County	NE	Jefferson County				
1867	NE	NE	Johnson County	NE	Johnson County				
1868	NE	NE	Kearney County	NE	Kearney County				
1869	NE	NE	Keith County	NE	Keith County				
1870	NE	NE	Keya Paha County	NE	Keya Paha County				
1871	NE	NE	Kimball County	NE	Kimball County				
1872	NE	NE	Knox County	NE	Knox County				
1873	NE	NE	Lancaster County	NE	Lancaster County				
1874	NE	NE	Lincoln County	NE	Lincoln County				
1875	NE	NE	Logan County	NE	Logan County				
1876	NE	NE	Loup County	NE	Loup County				
1877	NE	NE	McPherson County	NE	McPherson County				
1878	NE	NE	Madison County	NE	Madison County				
1879	NE	NE	Merrick County	NE	Merrick County				
1880	NE	NE	Morrill County	NE	Morrill County				
1881	NE	NE	Nance County	NE	Nance County				
1882	NE	NE	Nemaha County	NE	Nemaha County				
1883	NE	NE	Nuckolls County	NE	Nuckolls County				
1884	NE	NE	Otoe County	NE	Otoe County				
1885	NE	NE	Pawnee County	NE	Pawnee County				
1886	NE	NE	Perkins County	NE	Perkins County				
1887	NE	NE	Phelps County	NE	Phelps County				
1888	NE	NE	Pierce County	NE	Pierce County				
1889	NE	NE	Platte County	NE	Platte County				
1890	NE	NE	Polk County	NE	Polk County				
1891	NE	NE	Red Willow County	NE	Red Willow County				
1892	NE	NE	Richardson County	NE	Richardson County				
1893	NE	NE	Rock County	NE	Rock County				
1894	NE	NE	Saline County	NE	Saline County				
1895	NE	NE	Sarpy County	NE	Sarpy County				
1896	NE	NE	Saunders County	NE	Saunders County				
1897	NE	NE	Scotts Bluff County	NE	Scotts Bluff County				
1898	NE	NE	Seward County	NE	Seward County				
1899	NE	NE	Sheridan County	NE	Sheridan County				
1900	NE	NE	Sherman County	NE	Sherman County				
1901	NE	NE	Sioux County	NE	Sioux County				
1902	NE	NE	Stanton County	NE	Stanton County				
1903	NE	NE	Thayer County	NE	Thayer County				
1904	NE	NE	Thomas County	NE	Thomas County				
1905	NE	NE	Thurston County	NE	Thurston County				
1906	NE	NE	Valley County	NE	Valley County				
1907	NE	NE	Washington County	NE	Washington County				
1908	NE	NE	Wayne County	NE	Wayne County				
1909	NE	NE	Webster County	NE	Webster County				
1910	NE	NE	Wheeler County	NE	Wheeler County				
1911	NE	NE	York County	NE	York County				
1912	NH	NH	Belknap County	NH	Belknap County				
1913	NH	NH	Carroll County	NH	Carroll County				
1914	NH	NH	Cheshire County	NH	Cheshire County				
1915	NH	NH	Coos County	NH	Coos County				
1916	NH	NH	Grafton County	NH	Grafton County				
1917	NH	NH	Hillsborough County	NH	Hillsborough County				
1918	NH	NH	Merrimack County	NH	Merrimack County				
1919	NH	NH	Rockingham County	NH	Rockingham County				
1920	NH	NH	Strafford County	NH	Strafford County				
1921	NH	NH	Sullivan County	NH	Sullivan County				

CountyID	StCountyID	CountyStateAbvr	CountyName	countystateabrv	StateName	StateAbvr	StateName	BranchTypeCode	BranchTypeDesc
1922	NJAtlantic County	NJ	Atlantic County						
1923	NJBergen County	NJ	Bergen County						
1924	NJBurlington County	NJ	Burlington County						
1925	NJCamden County	NJ	Camden County						
1926	NJCape May County	NJ	Cape May County						
1927	NJCumberland County	NJ	Cumberland County						
1928	NJEssex County	NJ	Essex County						
1929	NJGloucester County	NJ	Gloucester County						
1930	NJHudson County	NJ	Hudson County						
1931	NJHunterdon County	NJ	Hunterdon County						
1932	NJMercer County	NJ	Mercer County						
1933	NJMiddlesex County	NJ	Middlesex County						
1934	NJMonmouth County	NJ	Monmouth County						
1935	NJMorris County	NJ	Morris County						
1936	NJOcean County	NJ	Ocean County						
1937	NJPassaic County	NJ	Passaic County						
1938	NJSalem County	NJ	Salem County						
1939	NJSomerset County	NJ	Somerset County						
1940	NJSussex County	NJ	Sussex County						
1941	NJUnion County	NJ	Union County						
1942	NJWarren County	NJ	Warren County						
1943	NMBernalillo County	NM	Bernalillo County						
1944	NMCatron County	NM	Catron County						
1945	NMChaves County	NM	Chaves County						
1946	NMCibola County	NM	Cibola County						
1947	NMColfax County	NM	Colfax County						
1948	NMCurry County	NM	Curry County						
1949	NMDe Baca County	NM	De Baca County						
1950	NMDona Ana County	NM	Dona Ana County						
1951	NMEddy County	NM	Eddy County						
1952	NMGrant County	NM	Grant County						
1953	NMGuadalupe County	NM	Guadalupe County						
1954	NMHarding County	NM	Harding County						
1955	NMHidalgo County	NM	Hidalgo County						
1956	NMLEa County	NM	Lea County						
1957	NMLincoln County	NM	Lincoln County						
1958	NMLos Alamos County	NM	Los Alamos County						
1959	NMLuna County	NM	Luna County						
1960	NMMcKinley County	NM	McKinley County						
1961	NMMora County	NM	Mora County						
1962	NMOtero County	NM	Otero County						
1963	NMQuay County	NM	Quay County						
1964	NMRio Arriba County	NM	Rio Arriba County						
1965	NMRoosevelt County	NM	Roosevelt County						
1966	NMSandoval County	NM	Sandoval County						
1967	NMSan Juan County	NM	San Juan County						
1968	NMSan Miguel County	NM	San Miguel County						
1969	NMSanta Fe County	NM	Santa Fe County						
1970	NMSierra County	NM	Sierra County						
1971	NMSocorro County	NM	Socorro County						
1972	NMTaos County	NM	Taos County						
1973	NMTorrance County	NM	Torrance County						
1974	NMUnion County	NM	Union County						
1975	NMValencia County	NM	Valencia County						
1976	NVChurchill County	NV	Churchill County						
1977	NVClark County	NV	Clark County						
1978	NVDouglas County	NV	Douglas County						
1979	NVElko County	NV	Elko County						
1980	NVEsmeralda County	NV	Esmeralda County						
1981	NVEureka County	NV	Eureka County						
1982	NVHumboldt County	NV	Humboldt County						
1983	NVLander County	NV	Lander County						

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
1984	NV	NV	Lincoln County						
1985	NV	NV	Lyon County						
1986	NV	NV	Mineral County						
1987	NV	NV	Nye County						
1988	NV	NV	Pershing County						
1989	NV	NV	Storey County						
1990	NV	NV	Washoe County						
1991	NV	NV	White Pine County						
1992	NV	NV	Carson City						
1993	NY	NY	Albany County						
1994	NY	NY	Allegany County						
1995	NY	NY	Bronx						
1996	NY	NY	Broome County						
1997	NY	NY	Cattaraugus County						
1998	NY	NY	Cayuga County						
1999	NY	NY	Chautauqua County						
2000	NY	NY	Chemung County						
2001	NY	NY	Chenango County						
2002	NY	NY	Clinton County						
2003	NY	NY	Columbia County						
2004	NY	NY	Cortland County						
2005	NY	NY	Delaware County						
2006	NY	NY	Dutchess County						
2007	NY	NY	Erie County						
2008	NY	NY	Essex County						
2009	NY	NY	Franklin County						
2010	NY	NY	Fulton County						
2011	NY	NY	Genesee County						
2012	NY	NY	Greene County						
2013	NY	NY	Hamilton County						
2014	NY	NY	Herkimer County						
2015	NY	NY	Jefferson County						
2016	NY	NY	Kings						
2017	NY	NY	Lewis County						
2018	NY	NY	Livingston County						
2019	NY	NY	Madison County						
2020	NY	NY	Monroe County						
2021	NY	NY	Montgomery County						
2022	NY	NY	Nassau County						
2023	NY	NY	New York County						
2024	NY	NY	Niagara County						
2025	NY	NY	Oneida County						
2026	NY	NY	Onondaga County						
2027	NY	NY	Ontario County						
2028	NY	NY	Orange County						
2029	NY	NY	Orleans County						
2030	NY	NY	Oswego County						
2031	NY	NY	Otsego County						
2032	NY	NY	Putnam County						
2033	NY	NY	Queens						
2034	NY	NY	Rensselaer County						
2035	NY	NY	Richmond						
2036	NY	NY	Rockland County						
2037	NY	NY	St. Lawrence County						
2038	NY	NY	Saratoga County						
2039	NY	NY	Schenectady County						
2040	NY	NY	Schoharie County						
2041	NY	NY	Schuyler County						
2042	NY	NY	Seneca County						
2043	NY	NY	Steuben County						
2044	NY	NY	Suffolk County						
2045	NY	NY	Sullivan County						

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
2046	NYTioga County	NY	Tioga County						
2047	NYTompkins County	NY	Tompkins County						
2048	NYUlster County	NY	Ulster County						
2049	NYWarren County	NY	Warren County						
2050	NYWashington County	NY	Washington County						
2051	NYWayne County	NY	Wayne County						
2052	NYWestchester County	NY	Westchester County						
2053	NYWyoming County	NY	Wyoming County						
2054	NYYates County	NY	Yates County						
2055	OHAdams County	OH	Adams County						
2056	OHAllen County	OH	Allen County						
2057	OHAshland County	OH	Ashland County						
2058	OHAshtabula County	OH	Ashtabula County						
2059	OHAthens County	OH	Athens County						
2060	OHAuglaize County	OH	Auglaize County						
2061	OHBelmont County	OH	Belmont County						
2062	OHBrown County	OH	Brown County						
2063	OHButler County	OH	Butler County						
2064	OHCarroll County	OH	Carroll County						
2065	OHChampaign County	OH	Champaign County						
2066	OHClark County	OH	Clark County						
2067	OHClermont County	OH	Clermont County						
2068	OHClinton County	OH	Clinton County						
2069	OHColumbiana County	OH	Columbiana County						
2070	OHCoshocton County	OH	Coshocton County						
2071	OHCrawford County	OH	Crawford County						
2072	OHCuyahoga County	OH	Cuyahoga County						
2073	OHDarke County	OH	Darke County						
2074	OHDefiance County	OH	Defiance County						
2075	OHDelaware County	OH	Delaware County						
2076	OH Erie County	OH	Erie County						
2077	OHFairfield County	OH	Fairfield County						
2078	OHFayette County	OH	Fayette County						
2079	OHFranklin County	OH	Franklin County						
2080	OHFulton County	OH	Fulton County						
2081	OHGallia County	OH	Gallia County						
2082	OHGeauga County	OH	Geauga County						
2083	OHGreene County	OH	Greene County						
2084	OHGuernsey County	OH	Guernsey County						
2085	OHHamilton County	OH	Hamilton County						
2086	OHHancock County	OH	Hancock County						
2087	OHHardin County	OH	Hardin County						
2088	OHHarrison County	OH	Harrison County						
2089	OHHenry County	OH	Henry County						
2090	OHHighland County	OH	Highland County						
2091	OHHocking County	OH	Hocking County						
2092	OHHolmes County	OH	Holmes County						
2093	OHHuron County	OH	Huron County						
2094	OHJackson County	OH	Jackson County						
2095	OHJefferson County	OH	Jefferson County						
2096	OHKnox County	OH	Knox County						
2097	OHLake County	OH	Lake County						
2098	OHLawrence County	OH	Lawrence County						
2099	OH Licking County	OH	Licking County						
2100	OHLogan County	OH	Logan County						
2101	OHLorain County	OH	Lorain County						
2102	OHLucas County	OH	Lucas County						
2103	OHMadison County	OH	Madison County						
2104	OHMahoning County	OH	Mahoning County						
2105	OHMarion County	OH	Marion County						
2106	OHMedina County	OH	Medina County						
2107	OHMeigs County	OH	Meigs County						

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
2108	OH	OH	Mercer County	OH	Mercer County				
2109	OH	OH	Miami County	OH	Miami County				
2110	OH	OH	Monroe County	OH	Monroe County				
2111	OH	OH	Montgomery County	OH	Montgomery County				
2112	OH	OH	Morgan County	OH	Morgan County				
2113	OH	OH	Morrow County	OH	Morrow County				
2114	OH	OH	Muskingum County	OH	Muskingum County				
2115	OH	OH	Noble County	OH	Noble County				
2116	OH	OH	Ottawa County	OH	Ottawa County				
2117	OH	OH	Paulding County	OH	Paulding County				
2118	OH	OH	Perry County	OH	Perry County				
2119	OH	OH	Pickaway County	OH	Pickaway County				
2120	OH	OH	Pike County	OH	Pike County				
2121	OH	OH	Portage County	OH	Portage County				
2122	OH	OH	Preble County	OH	Preble County				
2123	OH	OH	Putnam County	OH	Putnam County				
2124	OH	OH	Richland County	OH	Richland County				
2125	OH	OH	Ross County	OH	Ross County				
2126	OH	OH	Sandusky County	OH	Sandusky County				
2127	OH	OH	Scioto County	OH	Scioto County				
2128	OH	OH	Seneca County	OH	Seneca County				
2129	OH	OH	Shelby County	OH	Shelby County				
2130	OH	OH	Stark County	OH	Stark County				
2131	OH	OH	Summit County	OH	Summit County				
2132	OH	OH	Trumbull County	OH	Trumbull County				
2133	OH	OH	Tuscarawas County	OH	Tuscarawas County				
2134	OH	OH	Union County	OH	Union County				
2135	OH	OH	Van Wert County	OH	Van Wert County				
2136	OH	OH	Vinton County	OH	Vinton County				
2137	OH	OH	Warren County	OH	Warren County				
2138	OH	OH	Washington County	OH	Washington County				
2139	OH	OH	Wayne County	OH	Wayne County				
2140	OH	OH	Williams County	OH	Williams County				
2141	OH	OH	Wood County	OH	Wood County				
2142	OH	OH	Wyandot County	OH	Wyandot County				
2143	OK	OK	Adair County	OK	Adair County				
2144	OK	OK	Alfalfa County	OK	Alfalfa County				
2145	OK	OK	Atoka County	OK	Atoka County				
2146	OK	OK	Beaver County	OK	Beaver County				
2147	OK	OK	Beckham County	OK	Beckham County				
2148	OK	OK	Blaine County	OK	Blaine County				
2149	OK	OK	Bryan County	OK	Bryan County				
2150	OK	OK	Caddo County	OK	Caddo County				
2151	OK	OK	Canadian County	OK	Canadian County				
2152	OK	OK	Carter County	OK	Carter County				
2153	OK	OK	Cherokee County	OK	Cherokee County				
2154	OK	OK	Choctaw County	OK	Choctaw County				
2155	OK	OK	Cimarron County	OK	Cimarron County				
2156	OK	OK	Cleveland County	OK	Cleveland County				
2157	OK	OK	Coal County	OK	Coal County				
2158	OK	OK	Comanche County	OK	Comanche County				
2159	OK	OK	Cotton County	OK	Cotton County				
2160	OK	OK	Craig County	OK	Craig County				
2161	OK	OK	Creek County	OK	Creek County				
2162	OK	OK	Custer County	OK	Custer County				
2163	OK	OK	Delaware County	OK	Delaware County				
2164	OK	OK	Dewey County	OK	Dewey County				
2165	OK	OK	Ellis County	OK	Ellis County				
2166	OK	OK	Garfield County	OK	Garfield County				
2167	OK	OK	Garvin County	OK	Garvin County				
2168	OK	OK	Grady County	OK	Grady County				
2169	OK	OK	Grant County	OK	Grant County				

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
2170	OK	Greer County	OK	Greer County					
2171	OK	Harmon County	OK	Harmon County					
2172	OK	Harper County	OK	Harper County					
2173	OK	Haskell County	OK	Haskell County					
2174	OK	Hughes County	OK	Hughes County					
2175	OK	Jackson County	OK	Jackson County					
2176	OK	Jefferson County	OK	Jefferson County					
2177	OK	Johnston County	OK	Johnston County					
2178	OK	Kay County	OK	Kay County					
2179	OK	Kingfisher County	OK	Kingfisher County					
2180	OK	Kiowa County	OK	Kiowa County					
2181	OK	Latimer County	OK	Latimer County					
2182	OK	LeFlore County	OK	LeFlore County					
2183	OK	Lincoln County	OK	Lincoln County					
2184	OK	Logan County	OK	Logan County					
2185	OK	Love County	OK	Love County					
2186	OK	McClain County	OK	McClain County					
2187	OK	McCurtain County	OK	McCurtain County					
2188	OK	McIntosh County	OK	McIntosh County					
2189	OK	Major County	OK	Major County					
2190	OK	Marshall County	OK	Marshall County					
2191	OK	Mayes County	OK	Mayes County					
2192	OK	Murray County	OK	Murray County					
2193	OK	Muskogee County	OK	Muskogee County					
2194	OK	Noble County	OK	Noble County					
2195	OK	Nowata County	OK	Nowata County					
2196	OK	Okfuskee County	OK	Okfuskee County					
2197	OK	Oklahoma County	OK	Oklahoma County					
2198	OK	Okmulgee County	OK	Okmulgee County					
2199	OK	Osage County	OK	Osage County					
2200	OK	Ottawa County	OK	Ottawa County					
2201	OK	Pawnee County	OK	Pawnee County					
2202	OK	Payne County	OK	Payne County					
2203	OK	Pittsburg County	OK	Pittsburg County					
2204	OK	Pontotoc County	OK	Pontotoc County					
2205	OK	Pottawatomie County	OK	Pottawatomie County					
2206	OK	Pushmataha County	OK	Pushmataha County					
2207	OK	Roger Mills County	OK	Roger Mills County					
2208	OK	Rogers County	OK	Rogers County					
2209	OK	Seminole County	OK	Seminole County					
2210	OK	Sequoyah County	OK	Sequoyah County					
2211	OK	Stephens County	OK	Stephens County					
2212	OK	Texas County	OK	Texas County					
2213	OK	Tillman County	OK	Tillman County					
2214	OK	Tulsa County	OK	Tulsa County					
2215	OK	Wagoner County	OK	Wagoner County					
2216	OK	Washington County	OK	Washington County					
2217	OK	Washita County	OK	Washita County					
2218	OK	Woods County	OK	Woods County					
2219	OK	Woodward County	OK	Woodward County					
2220	OR	Baker County	OR	Baker County					
2221	OR	Benton County	OR	Benton County					
2222	OR	Clackamas County	OR	Clackamas County					
2223	OR	Clatsop County	OR	Clatsop County					
2224	OR	Columbia County	OR	Columbia County					
2225	OR	Coos County	OR	Coos County					
2226	OR	Crook County	OR	Crook County					
2227	OR	Curry County	OR	Curry County					
2228	OR	Deschutes County	OR	Deschutes County					
2229	OR	Douglas County	OR	Douglas County					
2230	OR	Gilliam County	OR	Gilliam County					
2231	OR	Grant County	OR	Grant County					

CountyID	StCountyID	CountyStateAbvr	CountyName	countystateabrv	StateName	StateAbvr	StateName	BranchTypeCode	BranchTypeDesc
2232	OR	OR	Harney County						
2233	OR	OR	Hood River County						
2234	OR	OR	Jackson County						
2235	OR	OR	Jefferson County						
2236	OR	OR	Josephine County						
2237	OR	OR	Klamath County						
2238	OR	OR	Lake County						
2239	OR	OR	Lane County						
2240	OR	OR	Lincoln County						
2241	OR	OR	Linn County						
2242	OR	OR	Malheur County						
2243	OR	OR	Marion County						
2244	OR	OR	Morrow County						
2245	OR	OR	Multnomah County						
2246	OR	OR	Polk County						
2247	OR	OR	Sherman County						
2248	OR	OR	Tillamook County						
2249	OR	OR	Umatilla County						
2250	OR	OR	Union County						
2251	OR	OR	Wallowa County						
2252	OR	OR	Wasco County						
2253	OR	OR	Washington County						
2254	OR	OR	Wheeler County						
2255	OR	OR	Yamhill County						
2256	PA	PA	Adams County						
2257	PA	PA	Allegheny County						
2258	PA	PA	Armstrong County						
2259	PA	PA	Beaver County						
2260	PA	PA	Bedford County						
2261	PA	PA	Berks County						
2262	PA	PA	Blair County						
2263	PA	PA	Bradford County						
2264	PA	PA	Bucks County						
2265	PA	PA	Butler County						
2266	PA	PA	Cambria County						
2267	PA	PA	Cameron County						
2268	PA	PA	Carbon County						
2269	PA	PA	Centre County						
2270	PA	PA	Chester County						
2271	PA	PA	Clarion County						
2272	PA	PA	Clearfield County						
2273	PA	PA	Clinton County						
2274	PA	PA	Columbia County						
2275	PA	PA	Crawford County						
2276	PA	PA	Cumberland County						
2277	PA	PA	Dauphin County						
2278	PA	PA	Delaware County						
2279	PA	PA	Elk County						
2280	PA	PA	Erie County						
2281	PA	PA	Fayette County						
2282	PA	PA	Forest County						
2283	PA	PA	Franklin County						
2284	PA	PA	Fulton County						
2285	PA	PA	Greene County						
2286	PA	PA	Huntingdon County						
2287	PA	PA	Indiana County						
2288	PA	PA	Jefferson County						
2289	PA	PA	Juniata County						
2290	PA	PA	Lackawanna County						
2291	PA	PA	Lancaster County						
2292	PA	PA	Lawrence County						
2293	PA	PA	Lebanon County						

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
2294	PA	PA	Lehigh County	PA	Lehigh County				
2295	PA	PA	Luzerne County	PA	Luzerne County				
2296	PA	PA	Lycoming County	PA	Lycoming County				
2297	PA	PA	McKean County	PA	McKean County				
2298	PA	PA	Mercer County	PA	Mercer County				
2299	PA	PA	Mifflin County	PA	Mifflin County				
2300	PA	PA	Monroe County	PA	Monroe County				
2301	PA	PA	Montgomery County	PA	Montgomery County				
2302	PA	PA	Montour County	PA	Montour County				
2303	PA	PA	Northampton County	PA	Northampton County				
2304	PA	PA	Northumberland County	PA	Northumberland County				
2305	PA	PA	Perry County	PA	Perry County				
2306	PA	PA	Philadelphia County	PA	Philadelphia County				
2307	PA	PA	Pike County	PA	Pike County				
2308	PA	PA	Potter County	PA	Potter County				
2309	PA	PA	Schuylkill County	PA	Schuylkill County				
2310	PA	PA	Snyder County	PA	Snyder County				
2311	PA	PA	Somerset County	PA	Somerset County				
2312	PA	PA	Sullivan County	PA	Sullivan County				
2313	PA	PA	Susquehanna County	PA	Susquehanna County				
2314	PA	PA	Tioga County	PA	Tioga County				
2315	PA	PA	Union County	PA	Union County				
2316	PA	PA	Venango County	PA	Venango County				
2317	PA	PA	Warren County	PA	Warren County				
2318	PA	PA	Washington County	PA	Washington County				
2319	PA	PA	Wayne County	PA	Wayne County				
2320	PA	PA	Westmoreland County	PA	Westmoreland County				
2321	PA	PA	Wyoming County	PA	Wyoming County				
2322	PA	PA	York County	PA	York County				
2323	PR	PR	Adjuntas	PR	Adjuntas				
2324	PR	PR	Aguada	PR	Aguada				
2325	PR	PR	Aguadilla	PR	Aguadilla				
2326	PR	PR	Aguas Buenas	PR	Aguas Buenas				
2327	PR	PR	Aibonito	PR	Aibonito				
2328	PR	PR	An#asco	PR	An#asco				
2329	PR	PR	Arecibo	PR	Arecibo				
2330	PR	PR	Arroyo	PR	Arroyo				
2331	PR	PR	Barceloneta	PR	Barceloneta				
2332	PR	PR	Barranquitas	PR	Barranquitas				
2333	PR	PR	BayamoIn	PR	BayamoIn				
2334	PR	PR	Cabo Rojo	PR	Cabo Rojo				
2335	PR	PR	Caguas	PR	Caguas				
2336	PR	PR	Camuy	PR	Camuy				
2337	PR	PR	Cano!vanas	PR	Cano!vanas				
2338	PR	PR	Carolina	PR	Carolina				
2339	PR	PR	Catan#o	PR	Catan#o				
2340	PR	PR	Cayey	PR	Cayey				
2341	PR	PR	Ceiba	PR	Ceiba				
2342	PR	PR	Ciales	PR	Ciales				
2343	PR	PR	Cidra	PR	Cidra				
2344	PR	PR	Coamo	PR	Coamo				
2345	PR	PR	Comerio	PR	Comerio				
2346	PR	PR	Corozal	PR	Corozal				
2347	PR	PR	Culebra	PR	Culebra				
2348	PR	PR	Dorado	PR	Dorado				
2349	PR	PR	Fajardo	PR	Fajardo				
2350	PR	PR	Florida	PR	Florida				
2351	PR	PR	Gua!nica	PR	Gua!nica				
2352	PR	PR	Guayama	PR	Guayama				
2353	PR	PR	Guayanilla	PR	Guayanilla				
2354	PR	PR	Guaynabo	PR	Guaynabo				
2355	PR	PR	Gurabo	PR	Gurabo				

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabrv	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
2356	PRHatillo	PR	Hatillo						
2357	PRHormigueros	PR	Hormigueros						
2358	PRHumacao	PR	Humacao						
2359	PRIsabela	PR	Isabela						
2360	PRJayuya	PR	Jayuya						
2361	PRJuana Dilaz	PR	Juana Dilaz						
2362	PRJuncos	PR	Juncos						
2363	PRLajas	PR	Lajas						
2364	PRLares	PR	Lares						
2365	PRLas Mari!as	PR	Las Mari!as						
2366	PRLas Piedras	PR	Las Piedras						
2367	PRLoilza	PR	Loilza						
2368	PRLuquillo	PR	Luquillo						
2369	PRManat!l	PR	Manat!l						
2370	PRMaricao	PR	Maricao						
2371	PRMaunabo	PR	Maunabo						
2372	PRMayaguóez	PR	Mayaguóez						
2373	PRMoca	PR	Moca						
2374	PRMorovis	PR	Morovis						
2375	PRNaguabo	PR	Naguabo						
2376	PRNaranjito	PR	Naranjito						
2377	PROrocovis	PR	Orocovis						
2378	PRPatillas	PR	Patillas						
2379	PRPen#uelas	PR	Pen#uelas						
2380	PRPonce	PR	Ponce						
2381	PRQuebradillas	PR	Quebradillas						
2382	PRRinco!n	PR	Rinco!n						
2383	PRRi!o Grande	PR	Ri!o Grande						
2384	PRSabana Grande	PR	Sabana Grande						
2385	PRSalinas	PR	Salinas						
2386	PRSan Germa!n	PR	San Germa!n						
2387	PRSan Juan	PR	San Juan						
2388	PRSan Lorenzo	PR	San Lorenzo						
2389	PRSan Sebastia!n	PR	San Sebastia!n						
2390	PRSanta Isabel	PR	Santa Isabel						
2391	PRToa Alta	PR	Toa Alta						
2392	PRToa Baja	PR	Toa Baja						
2393	PRTrujillo Alto	PR	Trujillo Alto						
2394	PRUtuaado	PR	Utuaado						
2395	PRVega Alta	PR	Vega Alta						
2396	PRVega Baja	PR	Vega Baja						
2397	PRVieques	PR	Vieques						
2398	PRVillalba	PR	Villalba						
2399	PRYabucoa	PR	Yabucoa						
2400	PRYauco	PR	Yauco						
2401	RIBristol County	RI	Bristol County						
2402	RIKent County	RI	Kent County						
2403	RINewport County	RI	Newport County						
2404	RIProvidence County	RI	Providence County						
2405	RIWashington County	RI	Washington County						
2406	SCAbbeville County	SC	Abbeville County						
2407	SCAiken County	SC	Aiken County						
2408	SCAllendale County	SC	Allendale County						
2409	SCAnderson County	SC	Anderson County						
2410	SCBamberg County	SC	Bamberg County						
2411	SCBarnwell County	SC	Barnwell County						
2412	SCBeaufort County	SC	Beaufort County						
2413	SCBerkeley County	SC	Berkeley County						
2414	SCCalhoun County	SC	Calhoun County						
2415	SCCharleston County	SC	Charleston County						
2416	SCCherokee County	SC	Cherokee County						
2417	SCChester County	SC	Chester County						

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
2418	SC	SC	Chesterfield County						
2419	SC	SC	Clarendon County						
2420	SC	SC	Colleton County						
2421	SC	SC	Darlington County						
2422	SC	SC	Dillon County						
2423	SC	SC	Dorchester County						
2424	SC	SC	Edgefield County						
2425	SC	SC	Fairfield County						
2426	SC	SC	Florence County						
2427	SC	SC	Georgetown County						
2428	SC	SC	Greenville County						
2429	SC	SC	Greenwood County						
2430	SC	SC	Hampton County						
2431	SC	SC	Horry County						
2432	SC	SC	Jasper County						
2433	SC	SC	Kershaw County						
2434	SC	SC	Lancaster County						
2435	SC	SC	Laurens County						
2436	SC	SC	Lee County						
2437	SC	SC	Lexington County						
2438	SC	SC	McCormick County						
2439	SC	SC	Marion County						
2440	SC	SC	Marlboro County						
2441	SC	SC	Newberry County						
2442	SC	SC	Oconee County						
2443	SC	SC	Orangeburg County						
2444	SC	SC	Pickens County						
2445	SC	SC	Richland County						
2446	SC	SC	Saluda County						
2447	SC	SC	Spartanburg County						
2448	SC	SC	Sumter County						
2449	SC	SC	Union County						
2450	SC	SC	Williamsburg County						
2451	SC	SC	York County						
2452	SD	SD	Aurora County						
2453	SD	SD	Beadle County						
2454	SD	SD	Bennett County						
2455	SD	SD	Bon Homme County						
2456	SD	SD	Brookings County						
2457	SD	SD	Brown County						
2458	SD	SD	Brule County						
2459	SD	SD	Buffalo County						
2460	SD	SD	Butte County						
2461	SD	SD	Campbell County						
2462	SD	SD	Charles Mix County						
2463	SD	SD	Clark County						
2464	SD	SD	Clay County						
2465	SD	SD	Codington County						
2466	SD	SD	Corson County						
2467	SD	SD	Custer County						
2468	SD	SD	Davison County						
2469	SD	SD	Day County						
2470	SD	SD	Deuel County						
2471	SD	SD	Dewey County						
2472	SD	SD	Douglas County						
2473	SD	SD	Edmunds County						
2474	SD	SD	Fall River County						
2475	SD	SD	Faulk County						
2476	SD	SD	Grant County						
2477	SD	SD	Gregory County						
2478	SD	SD	Haakon County						
2479	SD	SD	Hamlin County						

CountyID	StCountyID	CountyStateAbvr	CountyName	countystateabrv	StateName	StateAbvr	StateName	BranchTypeCode	BranchTypeDesc
2480	SD	SD	Hand County						
2481	SD	SD	Hanson County						
2482	SD	SD	Harding County						
2483	SD	SD	Hughes County						
2484	SD	SD	Hutchinson County						
2485	SD	SD	Hyde County						
2486	SD	SD	Jackson County						
2487	SD	SD	Jerauld County						
2488	SD	SD	Jones County						
2489	SD	SD	Kingsbury County						
2490	SD	SD	Lake County						
2491	SD	SD	Lawrence County						
2492	SD	SD	Lincoln County						
2493	SD	SD	Lyman County						
2494	SD	SD	McCook County						
2495	SD	SD	McPherson County						
2496	SD	SD	Marshall County						
2497	SD	SD	Meade County						
2498	SD	SD	Mellette County						
2499	SD	SD	Miner County						
2500	SD	SD	Minnehaha County						
2501	SD	SD	Moody County						
2502	SD	SD	Pennington County						
2503	SD	SD	Perkins County						
2504	SD	SD	Potter County						
2505	SD	SD	Roberts County						
2506	SD	SD	Sanborn County						
2507	SD	SD	Shannon County						
2508	SD	SD	Spink County						
2509	SD	SD	Stanley County						
2510	SD	SD	Sully County						
2511	SD	SD	Todd County						
2512	SD	SD	Tripp County						
2513	SD	SD	Turner County						
2514	SD	SD	Union County						
2515	SD	SD	Walworth County						
2516	SD	SD	Yankton County						
2517	SD	SD	Ziebach County						
2518	TN	TN	Anderson County						
2519	TN	TN	Bedford County						
2520	TN	TN	Benton County						
2521	TN	TN	Bledsoe County						
2522	TN	TN	Blount County						
2523	TN	TN	Bradley County						
2524	TN	TN	Campbell County						
2525	TN	TN	Cannon County						
2526	TN	TN	Carroll County						
2527	TN	TN	Carter County						
2528	TN	TN	Cheatham County						
2529	TN	TN	Chester County						
2530	TN	TN	Claiborne County						
2531	TN	TN	Clay County						
2532	TN	TN	Cocke County						
2533	TN	TN	Coffee County						
2534	TN	TN	Crockett County						
2535	TN	TN	Cumberland County						
2536	TN	TN	Davidson County						
2537	TN	TN	Decatur County						
2538	TN	TN	De Kalb County						
2539	TN	TN	Dickson County						
2540	TN	TN	Dyer County						
2541	TN	TN	Fayette County						

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
2542	TNFentress County	TN	Fentress County						
2543	TNFranklin County	TN	Franklin County						
2544	TNGibson County	TN	Gibson County						
2545	TNGiles County	TN	Giles County						
2546	TNGrainger County	TN	Grainger County						
2547	TNGreene County	TN	Greene County						
2548	TNGrundy County	TN	Grundy County						
2549	TNHamblen County	TN	Hamblen County						
2550	TNHamilton County	TN	Hamilton County						
2551	TNHancock County	TN	Hancock County						
2552	TNHardeman County	TN	Hardeman County						
2553	TNHardin County	TN	Hardin County						
2554	TNHawkins County	TN	Hawkins County						
2555	TNHaywood County	TN	Haywood County						
2556	TNHenderson County	TN	Henderson County						
2557	TNHenry County	TN	Henry County						
2558	TNHickman County	TN	Hickman County						
2559	TNHouston County	TN	Houston County						
2560	TNHumphreys County	TN	Humphreys County						
2561	TNJackson County	TN	Jackson County						
2562	TNJefferson County	TN	Jefferson County						
2563	TNJohnson County	TN	Johnson County						
2564	TNKnox County	TN	Knox County						
2565	TNLake County	TN	Lake County						
2566	TNLauderdale County	TN	Lauderdale County						
2567	TNLawrence County	TN	Lawrence County						
2568	TNLewis County	TN	Lewis County						
2569	TNLincoln County	TN	Lincoln County						
2570	TNLoudon County	TN	Loudon County						
2571	TNMcMinn County	TN	McMinn County						
2572	TNMcNairy County	TN	McNairy County						
2573	TNMacon County	TN	Macon County						
2574	TNMadison County	TN	Madison County						
2575	TNMarion County	TN	Marion County						
2576	TNMarshall County	TN	Marshall County						
2577	TNMaury County	TN	Maury County						
2578	TNMeigs County	TN	Meigs County						
2579	TNMonroe County	TN	Monroe County						
2580	TNMontgomery County	TN	Montgomery County						
2581	TNMoore County	TN	Moore County						
2582	TNMorgan County	TN	Morgan County						
2583	TNObion County	TN	Obion County						
2584	TNOverton County	TN	Overton County						
2585	TNPerry County	TN	Perry County						
2586	TNPickett County	TN	Pickett County						
2587	TNPolk County	TN	Polk County						
2588	TNPutnam County	TN	Putnam County						
2589	TNRhea County	TN	Rhea County						
2590	TNRoane County	TN	Roane County						
2591	TNRobertson County	TN	Robertson County						
2592	TNRutherford County	TN	Rutherford County						
2593	TNScott County	TN	Scott County						
2594	TNSequatchie County	TN	Sequatchie County						
2595	TNSevier County	TN	Sevier County						
2596	TNShelby County	TN	Shelby County						
2597	TNSmith County	TN	Smith County						
2598	TNStewart County	TN	Stewart County						
2599	TNSullivan County	TN	Sullivan County						
2600	TNSumner County	TN	Sumner County						
2601	TNTipton County	TN	Tipton County						
2602	TNTrousdale County	TN	Trousdale County						
2603	TNUnicoi County	TN	Unicoi County						

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
2604	TN	TN	Union County						
2605	TN	TN	Van Buren County						
2606	TN	TN	Warren County						
2607	TN	TN	Washington County						
2608	TN	TN	Wayne County						
2609	TN	TN	Weakley County						
2610	TN	TN	White County						
2611	TN	TN	Williamson County						
2612	TN	TN	Wilson County						
2613	TX	TX	Anderson County						
2614	TX	TX	Andrews County						
2615	TX	TX	Angelina County						
2616	TX	TX	Aransas County						
2617	TX	TX	Archer County						
2618	TX	TX	Armstrong County						
2619	TX	TX	Atascosa County						
2620	TX	TX	Austin County						
2621	TX	TX	Bailey County						
2622	TX	TX	Bandera County						
2623	TX	TX	Bastrop County						
2624	TX	TX	Baylor County						
2625	TX	TX	Bee County						
2626	TX	TX	Bell County						
2627	TX	TX	Bexar County						
2628	TX	TX	Blanco County						
2629	TX	TX	Borden County						
2630	TX	TX	Bosque County						
2631	TX	TX	Bowie County						
2632	TX	TX	Brazoria County						
2633	TX	TX	Brazos County						
2634	TX	TX	Brewster County						
2635	TX	TX	Briscoe County						
2636	TX	TX	Brooks County						
2637	TX	TX	Brown County						
2638	TX	TX	Burleson County						
2639	TX	TX	Burnet County						
2640	TX	TX	Caldwell County						
2641	TX	TX	Calhoun County						
2642	TX	TX	Callahan County						
2643	TX	TX	Cameron County						
2644	TX	TX	Camp County						
2645	TX	TX	Carson County						
2646	TX	TX	Cass County						
2647	TX	TX	Castro County						
2648	TX	TX	Chambers County						
2649	TX	TX	Cherokee County						
2650	TX	TX	Childress County						
2651	TX	TX	Clay County						
2652	TX	TX	Cochran County						
2653	TX	TX	Coke County						
2654	TX	TX	Coleman County						
2655	TX	TX	Collin County						
2656	TX	TX	Collingsworth County						
2657	TX	TX	Colorado County						
2658	TX	TX	Comal County						
2659	TX	TX	Comanche County						
2660	TX	TX	Concho County						
2661	TX	TX	Cooke County						
2662	TX	TX	Coryell County						
2663	TX	TX	Cottle County						
2664	TX	TX	Crane County						
2665	TX	TX	Crockett County						

CountyID	StCountyID	CountyStateAbvr	CountyName	countystateabrv	StateName	StateAbvr	StateName	BranchTypeCode	BranchTypeDesc
2666	TX	Crosby County	TX	Crosby County					
2667	TX	Culberson County	TX	Culberson County					
2668	TX	Dallam County	TX	Dallam County					
2669	TX	Dallas County	TX	Dallas County					
2670	TX	Dawson County	TX	Dawson County					
2671	TX	Deaf Smith County	TX	Deaf Smith County					
2672	TX	Delta County	TX	Delta County					
2673	TX	Denton County	TX	Denton County					
2674	TX	DeWitt County	TX	DeWitt County					
2675	TX	Dickens County	TX	Dickens County					
2676	TX	Dimmit County	TX	Dimmit County					
2677	TX	Donley County	TX	Donley County					
2678	TX	Duval County	TX	Duval County					
2679	TX	Eastland County	TX	Eastland County					
2680	TX	Ector County	TX	Ector County					
2681	TX	Edwards County	TX	Edwards County					
2682	TX	Ellis County	TX	Ellis County					
2683	TX	El Paso County	TX	El Paso County					
2684	TX	Erath County	TX	Erath County					
2685	TX	Falls County	TX	Falls County					
2686	TX	Fannin County	TX	Fannin County					
2687	TX	Fayette County	TX	Fayette County					
2688	TX	Fisher County	TX	Fisher County					
2689	TX	Floyd County	TX	Floyd County					
2690	TX	Foard County	TX	Foard County					
2691	TX	Fort Bend County	TX	Fort Bend County					
2692	TX	Franklin County	TX	Franklin County					
2693	TX	Freestone County	TX	Freestone County					
2694	TX	Frio County	TX	Frio County					
2695	TX	Gaines County	TX	Gaines County					
2696	TX	Galveston County	TX	Galveston County					
2697	TX	Garza County	TX	Garza County					
2698	TX	Gillespie County	TX	Gillespie County					
2699	TX	Glasscock County	TX	Glasscock County					
2700	TX	Goliad County	TX	Goliad County					
2701	TX	Gonzales County	TX	Gonzales County					
2702	TX	Gray County	TX	Gray County					
2703	TX	Grayson County	TX	Grayson County					
2704	TX	Gregg County	TX	Gregg County					
2705	TX	Grimes County	TX	Grimes County					
2706	TX	Guadalupe County	TX	Guadalupe County					
2707	TX	Hale County	TX	Hale County					
2708	TX	Hall County	TX	Hall County					
2709	TX	Hamilton County	TX	Hamilton County					
2710	TX	Hansford County	TX	Hansford County					
2711	TX	Hardeman County	TX	Hardeman County					
2712	TX	Hardin County	TX	Hardin County					
2713	TX	Harris County	TX	Harris County					
2714	TX	Harrison County	TX	Harrison County					
2715	TX	Hartley County	TX	Hartley County					
2716	TX	Haskell County	TX	Haskell County					
2717	TX	Hays County	TX	Hays County					
2718	TX	Hemphill County	TX	Hemphill County					
2719	TX	Henderson County	TX	Henderson County					
2720	TX	Hidalgo County	TX	Hidalgo County					
2721	TX	Hill County	TX	Hill County					
2722	TX	Hockley County	TX	Hockley County					
2723	TX	Hood County	TX	Hood County					
2724	TX	Hopkins County	TX	Hopkins County					
2725	TX	Houston County	TX	Houston County					
2726	TX	Howard County	TX	Howard County					
2727	TX	Hudspeth County	TX	Hudspeth County					

CountyID	StCountyID	CountyStateAbvr	CountyName	countystateabrv	StateName	StateAbvr	StateName	BranchTypeCode	BranchTypeDesc
2728	TX	Hunt County	TX	Hunt County					
2729	TX	Hutchinson County	TX	Hutchinson County					
2730	TX	Irion County	TX	Irion County					
2731	TX	Jack County	TX	Jack County					
2732	TX	Jackson County	TX	Jackson County					
2733	TX	Jasper County	TX	Jasper County					
2734	TX	Jeff Davis County	TX	Jeff Davis County					
2735	TX	Jefferson County	TX	Jefferson County					
2736	TX	Jim Hogg County	TX	Jim Hogg County					
2737	TX	Jim Wells County	TX	Jim Wells County					
2738	TX	Johnson County	TX	Johnson County					
2739	TX	Jones County	TX	Jones County					
2740	TX	Karnes County	TX	Karnes County					
2741	TX	Kaufman County	TX	Kaufman County					
2742	TX	Kendall County	TX	Kendall County					
2743	TX	Kenedy County	TX	Kenedy County					
2744	TX	Kent County	TX	Kent County					
2745	TX	Kerr County	TX	Kerr County					
2746	TX	Kimble County	TX	Kimble County					
2747	TX	King County	TX	King County					
2748	TX	Kinney County	TX	Kinney County					
2749	TX	Kleberg County	TX	Kleberg County					
2750	TX	Knox County	TX	Knox County					
2751	TX	Lamar County	TX	Lamar County					
2752	TX	Lamb County	TX	Lamb County					
2753	TX	Lampasas County	TX	Lampasas County					
2754	TX	La Salle County	TX	La Salle County					
2755	TX	Lavaca County	TX	Lavaca County					
2756	TX	Lee County	TX	Lee County					
2757	TX	Leon County	TX	Leon County					
2758	TX	Liberty County	TX	Liberty County					
2759	TX	Limestone County	TX	Limestone County					
2760	TX	Lipscomb County	TX	Lipscomb County					
2761	TX	Live Oak County	TX	Live Oak County					
2762	TX	Llano County	TX	Llano County					
2763	TX	Loving County	TX	Loving County					
2764	TX	Lubbock County	TX	Lubbock County					
2765	TX	Lynn County	TX	Lynn County					
2766	TX	McCulloch County	TX	McCulloch County					
2767	TX	McLennan County	TX	McLennan County					
2768	TX	McMullen County	TX	McMullen County					
2769	TX	Madison County	TX	Madison County					
2770	TX	Marion County	TX	Marion County					
2771	TX	Martin County	TX	Martin County					
2772	TX	Mason County	TX	Mason County					
2773	TX	Matagorda County	TX	Matagorda County					
2774	TX	Maverick County	TX	Maverick County					
2775	TX	Medina County	TX	Medina County					
2776	TX	Menard County	TX	Menard County					
2777	TX	Midland County	TX	Midland County					
2778	TX	Milam County	TX	Milam County					
2779	TX	Mills County	TX	Mills County					
2780	TX	Mitchell County	TX	Mitchell County					
2781	TX	Montague County	TX	Montague County					
2782	TX	Montgomery County	TX	Montgomery County					
2783	TX	Moore County	TX	Moore County					
2784	TX	Morris County	TX	Morris County					
2785	TX	Motley County	TX	Motley County					
2786	TX	Nacogdoches County	TX	Nacogdoches County					
2787	TX	Navarro County	TX	Navarro County					
2788	TX	Newton County	TX	Newton County					
2789	TX	Nolan County	TX	Nolan County					

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
2790	TX	Nueces County	TX	Nueces County					
2791	TX	Ochiltree County	TX	Ochiltree County					
2792	TX	Oldham County	TX	Oldham County					
2793	TX	Orange County	TX	Orange County					
2794	TX	Palo Pinto County	TX	Palo Pinto County					
2795	TX	Panola County	TX	Panola County					
2796	TX	Parker County	TX	Parker County					
2797	TX	Parmer County	TX	Parmer County					
2798	TX	Pecos County	TX	Pecos County					
2799	TX	Polk County	TX	Polk County					
2800	TX	Potter County	TX	Potter County					
2801	TX	Presidio County	TX	Presidio County					
2802	TX	Rains County	TX	Rains County					
2803	TX	Randall County	TX	Randall County					
2804	TX	Reagan County	TX	Reagan County					
2805	TX	Real County	TX	Real County					
2806	TX	Red River County	TX	Red River County					
2807	TX	Reeves County	TX	Reeves County					
2808	TX	Refugio County	TX	Refugio County					
2809	TX	Roberts County	TX	Roberts County					
2810	TX	Robertson County	TX	Robertson County					
2811	TX	Rockwall County	TX	Rockwall County					
2812	TX	Runnels County	TX	Runnels County					
2813	TX	Rusk County	TX	Rusk County					
2814	TX	Sabine County	TX	Sabine County					
2815	TX	San Augustine County	TX	San Augustine County					
2816	TX	San Jacinto County	TX	San Jacinto County					
2817	TX	San Patricio County	TX	San Patricio County					
2818	TX	San Saba County	TX	San Saba County					
2819	TX	Schleicher County	TX	Schleicher County					
2820	TX	Scurry County	TX	Scurry County					
2821	TX	Shackelford County	TX	Shackelford County					
2822	TX	Shelby County	TX	Shelby County					
2823	TX	Sherman County	TX	Sherman County					
2824	TX	Smith County	TX	Smith County					
2825	TX	Somervell County	TX	Somervell County					
2826	TX	Starr County	TX	Starr County					
2827	TX	Stephens County	TX	Stephens County					
2828	TX	Sterling County	TX	Sterling County					
2829	TX	Stonewall County	TX	Stonewall County					
2830	TX	Sutton County	TX	Sutton County					
2831	TX	Swisher County	TX	Swisher County					
2832	TX	Tarrant County	TX	Tarrant County					
2833	TX	Taylor County	TX	Taylor County					
2834	TX	Terrell County	TX	Terrell County					
2835	TX	Terry County	TX	Terry County					
2836	TX	Throckmorton County	TX	Throckmorton County					
2837	TX	Titus County	TX	Titus County					
2838	TX	Tom Green County	TX	Tom Green County					
2839	TX	Travis County	TX	Travis County					
2840	TX	Trinity County	TX	Trinity County					
2841	TX	Tyler County	TX	Tyler County					
2842	TX	Upshur County	TX	Upshur County					
2843	TX	Upton County	TX	Upton County					
2844	TX	Uvalde County	TX	Uvalde County					
2845	TX	Val Verde County	TX	Val Verde County					
2846	TX	Van Zandt County	TX	Van Zandt County					
2847	TX	Victoria County	TX	Victoria County					
2848	TX	Walker County	TX	Walker County					
2849	TX	Waller County	TX	Waller County					
2850	TX	Ward County	TX	Ward County					
2851	TX	Washington County	TX	Washington County					

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabrv	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
2852	TX	TX	Webb County	TX	Webb County				
2853	TX	TX	Wharton County	TX	Wharton County				
2854	TX	TX	Wheeler County	TX	Wheeler County				
2855	TX	TX	Wichita County	TX	Wichita County				
2856	TX	TX	Wilbarger County	TX	Wilbarger County				
2857	TX	TX	Willacy County	TX	Willacy County				
2858	TX	TX	Williamson County	TX	Williamson County				
2859	TX	TX	Wilson County	TX	Wilson County				
2860	TX	TX	Winkler County	TX	Winkler County				
2861	TX	TX	Wise County	TX	Wise County				
2862	TX	TX	Wood County	TX	Wood County				
2863	TX	TX	Yoakum County	TX	Yoakum County				
2864	TX	TX	Young County	TX	Young County				
2865	TX	TX	Zapata County	TX	Zapata County				
2866	TX	TX	Zavala County	TX	Zavala County				
2867	UT	UT	Beaver County	UT	Beaver County				
2868	UT	UT	Box Elder County	UT	Box Elder County				
2869	UT	UT	Cache County	UT	Cache County				
2870	UT	UT	Carbon County	UT	Carbon County				
2871	UT	UT	Daggett County	UT	Daggett County				
2872	UT	UT	Davis County	UT	Davis County				
2873	UT	UT	Duchesne County	UT	Duchesne County				
2874	UT	UT	Emery County	UT	Emery County				
2875	UT	UT	Garfield County	UT	Garfield County				
2876	UT	UT	Grand County	UT	Grand County				
2877	UT	UT	Iron County	UT	Iron County				
2878	UT	UT	Juab County	UT	Juab County				
2879	UT	UT	Kane County	UT	Kane County				
2880	UT	UT	Millard County	UT	Millard County				
2881	UT	UT	Morgan County	UT	Morgan County				
2882	UT	UT	Piute County	UT	Piute County				
2883	UT	UT	Rich County	UT	Rich County				
2884	UT	UT	Salt Lake County	UT	Salt Lake County				
2885	UT	UT	San Juan County	UT	San Juan County				
2886	UT	UT	Sanpete County	UT	Sanpete County				
2887	UT	UT	Sevier County	UT	Sevier County				
2888	UT	UT	Summit County	UT	Summit County				
2889	UT	UT	Tooele County	UT	Tooele County				
2890	UT	UT	Uintah County	UT	Uintah County				
2891	UT	UT	Utah County	UT	Utah County				
2892	UT	UT	Wasatch County	UT	Wasatch County				
2893	UT	UT	Washington County	UT	Washington County				
2894	UT	UT	Wayne County	UT	Wayne County				
2895	UT	UT	Weber County	UT	Weber County				
2896	VA	VA	Accomack County	VA	Accomack County				
2897	VA	VA	Albemarle County	VA	Albemarle County				
2898	VA	VA	Alleghany County	VA	Alleghany County				
2899	VA	VA	Amelia County	VA	Amelia County				
2900	VA	VA	Amherst County	VA	Amherst County				
2901	VA	VA	Appomattox County	VA	Appomattox County				
2902	VA	VA	Arlington County	VA	Arlington County				
2903	VA	VA	Augusta County	VA	Augusta County				
2904	VA	VA	Bath County	VA	Bath County				
2905	VA	VA	Bedford County	VA	Bedford County				
2906	VA	VA	Bland County	VA	Bland County				
2907	VA	VA	Botetourt County	VA	Botetourt County				
2908	VA	VA	Brunswick County	VA	Brunswick County				
2909	VA	VA	Buchanan County	VA	Buchanan County				
2910	VA	VA	Buckingham County	VA	Buckingham County				
2911	VA	VA	Campbell County	VA	Campbell County				
2912	VA	VA	Caroline County	VA	Caroline County				
2913	VA	VA	Carroll County	VA	Carroll County				

CountyID	StCountyID	CountyStateAbvr	CountyName	countystateabrv	StateName	StateAbvr	StateName	BranchTypeCode	BranchTypeDesc
2914	VACharles City County	VA	Charles City County						
2915	VACharlotte County	VA	Charlotte County						
2916	VAChesterfield County	VA	Chesterfield County						
2917	VAClarke County	VA	Clarke County						
2918	VACraig County	VA	Craig County						
2919	VACulpeper County	VA	Culpeper County						
2920	VACumberland County	VA	Cumberland County						
2921	VADickenson County	VA	Dickenson County						
2922	VADinwiddie County	VA	Dinwiddie County						
2923	VAEssex County	VA	Essex County						
2924	VAFairfax County	VA	Fairfax County						
2925	VAFauquier County	VA	Fauquier County						
2926	VAFloyd County	VA	Floyd County						
2927	VAFluvanna County	VA	Fluvanna County						
2928	VAFranklin County	VA	Franklin County						
2929	VAFrederick County	VA	Frederick County						
2930	VAGiles County	VA	Giles County						
2931	VAGloucester County	VA	Gloucester County						
2932	VAGoochland County	VA	Goochland County						
2933	VAGrayson County	VA	Grayson County						
2934	VAGreene County	VA	Greene County						
2935	VAGreensville County	VA	Greensville County						
2936	VAHalifax County	VA	Halifax County						
2937	VAHanover County	VA	Hanover County						
2938	VAHenrico County	VA	Henrico County						
2939	VAHenry County	VA	Henry County						
2940	VAHighland County	VA	Highland County						
2941	VASle Of Wight County	VA	Isle Of Wight County						
2942	VAJames City County	VA	James City County						
2943	VAKing And Queen County	VA	King And Queen County						
2944	VAKing George County	VA	King George County						
2945	VAKing William County	VA	King William County						
2946	VALancaster County	VA	Lancaster County						
2947	VALee County	VA	Lee County						
2948	VALoudoun County	VA	Loudoun County						
2949	VALouisa County	VA	Louisa County						
2950	VALunenburg County	VA	Lunenburg County						
2951	VAMadison County	VA	Madison County						
2952	VAMathews County	VA	Mathews County						
2953	VAMEcklenburg County	VA	Mecklenburg County						
2954	VAMiddlesex County	VA	Middlesex County						
2955	VAMontgomery County	VA	Montgomery County						
2956	VANelson County	VA	Nelson County						
2957	VANew Kent County	VA	New Kent County						
2958	VANorthampton County	VA	Northampton County						
2959	VANorthumberland County	VA	Northumberland County						
2960	VANottoway County	VA	Nottoway County						
2961	VAOrange County	VA	Orange County						
2962	VAPage County	VA	Page County						
2963	VAPatrick County	VA	Patrick County						
2964	VAPittsylvania County	VA	Pittsylvania County						
2965	VAPowhatan County	VA	Powhatan County						
2966	VAPrince Edward County	VA	Prince Edward County						
2967	VAPrince George County	VA	Prince George County						
2968	VAPrince William County	VA	Prince William County						
2969	VAPulaski County	VA	Pulaski County						
2970	VARappahannock County	VA	Rappahannock County						
2971	VARichmond County	VA	Richmond County						
2972	VARoanoke County	VA	Roanoke County						
2973	VARockbridge County	VA	Rockbridge County						
2974	VARockingham County	VA	Rockingham County						
2975	VARussell County	VA	Russell County						

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
2976	VAScott County	VA	Scott County						
2977	VAShenandoah County	VA	Shenandoah County						
2978	VASmyth County	VA	Smyth County						
2979	VASouthampton County	VA	Southampton County						
2980	VASpotsylvania County	VA	Spotsylvania County						
2981	VAStafford County	VA	Stafford County						
2982	VASurry County	VA	Surry County						
2983	VASussex County	VA	Sussex County						
2984	VATazewell County	VA	Tazewell County						
2985	VAWarren County	VA	Warren County						
2986	VAWashington County	VA	Washington County						
2987	VAWestmoreland County	VA	Westmoreland County						
2988	VAWise County	VA	Wise County						
2989	VAWythe County	VA	Wythe County						
2990	VAYork County	VA	York County						
2991	VACity Of Alexandria	VA	City Of Alexandria						
2992	VACity Of Bedford	VA	City Of Bedford						
2993	VACity Of Bristol	VA	City Of Bristol						
2994	VACity Of Buena Vista	VA	City Of Buena Vista						
2995	VACity Of Charlottesville	VA	City Of Charlottesville						
2996	VACity Of Chesapeake	VA	City Of Chesapeake						
2997	VACity Of Clifton Forge	VA	City Of Clifton Forge						
2998	VACity Of Colonial Heights	VA	City Of Colonial Heights						
2999	VACity Of Covington	VA	City Of Covington						
3000	VACity Of Danville	VA	City Of Danville						
3001	VACity Of Emporia	VA	City Of Emporia						
3002	VACity Of Fairfax	VA	City Of Fairfax						
3003	VACity Of Falls Church	VA	City Of Falls Church						
3004	VACity Of Franklin	VA	City Of Franklin						
3005	VACity Of Fredericksburg	VA	City Of Fredericksburg						
3006	VACity Of Galax	VA	City Of Galax						
3007	VACity Of Hampton	VA	City Of Hampton						
3008	VACity Of Harrisonburg	VA	City Of Harrisonburg						
3009	VACity Of Hopewell	VA	City Of Hopewell						
3010	VACity Of Lexington	VA	City Of Lexington						
3011	VACity Of Lynchburg	VA	City Of Lynchburg						
3012	VACity Of Manassas	VA	City Of Manassas						
3013	VACity Of Manassas Park	VA	City Of Manassas Park						
3014	VACity Of Martinsville	VA	City Of Martinsville						
3015	VACity Of Newport News	VA	City Of Newport News						
3016	VACity Of Norfolk	VA	City Of Norfolk						
3017	VACity Of Norton	VA	City Of Norton						
3018	VACity Of Petersburg	VA	City Of Petersburg						
3019	VACity Of Poquoson	VA	City Of Poquoson						
3020	VACity Of Portsmouth	VA	City Of Portsmouth						
3021	VACity Of Radford	VA	City Of Radford						
3022	VACity Of Richmond	VA	City Of Richmond						
3023	VACity Of Roanoke	VA	City Of Roanoke						
3024	VACity Of Salem	VA	City Of Salem						
3025	VACity Of South Boston	VA	City Of South Boston						
3026	VACity Of Staunton	VA	City Of Staunton						
3027	VACity Of Suffolk	VA	City Of Suffolk						
3028	VACity Of Virginia Beach	VA	City Of Virginia Beach						
3029	VACity Of Waynesboro	VA	City Of Waynesboro						
3030	VACity Of Williamsburg	VA	City Of Williamsburg						
3031	VACity Of Winchester	VA	City Of Winchester						
3032	VISAINT Croix Island	VI	SAINT Croix Island						
3033	VISAINT John Island	VI	SAINT John Island						
3034	VISAINT Thomas Island	VI	SAINT Thomas Island						
3035	VTAddison County	VT	Addison County						
3036	VTBennington County	VT	Bennington County						
3037	VTCaledonia County	VT	Caledonia County						

CountyID	StCountyID	CountyStateAbvr	CountyName	countystateabrv	StateName	StateAbvr	StateName	BranchTypeCode	BranchTypeDesc
3038	VT	VT	Chittenden County						
3039	VT	VT	Essex County						
3040	VT	VT	Franklin County						
3041	VT	VT	Grand Isle County						
3042	VT	VT	Lamoille County						
3043	VT	VT	Orange County						
3044	VT	VT	Orleans County						
3045	VT	VT	Rutland County						
3046	VT	VT	Washington County						
3047	VT	VT	Windham County						
3048	VT	VT	Windsor County						
3049	WA	WA	Adams County						
3050	WA	WA	Asotin County						
3051	WA	WA	Benton County						
3052	WA	WA	Chelan County						
3053	WA	WA	Clallam County						
3054	WA	WA	Clark County						
3055	WA	WA	Columbia County						
3056	WA	WA	Cowlitz County						
3057	WA	WA	Douglas County						
3058	WA	WA	Ferry County						
3059	WA	WA	Franklin County						
3060	WA	WA	Garfield County						
3061	WA	WA	Grant County						
3062	WA	WA	Grays Harbor County						
3063	WA	WA	Island County						
3064	WA	WA	Jefferson County						
3065	WA	WA	King County						
3066	WA	WA	Kitsap County						
3067	WA	WA	Kittitas County						
3068	WA	WA	Klickitat County						
3069	WA	WA	Lewis County						
3070	WA	WA	Lincoln County						
3071	WA	WA	Mason County						
3072	WA	WA	Okanogan County						
3073	WA	WA	Pacific County						
3074	WA	WA	Pend Oreille County						
3075	WA	WA	Pierce County						
3076	WA	WA	San Juan County						
3077	WA	WA	Skagit County						
3078	WA	WA	Skamania County						
3079	WA	WA	Snohomish County						
3080	WA	WA	Spokane County						
3081	WA	WA	Stevens County						
3082	WA	WA	Thurston County						
3083	WA	WA	Wahkiakum County						
3084	WA	WA	Walla Walla County						
3085	WA	WA	Whatcom County						
3086	WA	WA	Whitman County						
3087	WA	WA	Yakima County						
3088	WI	WI	Adams County						
3089	WI	WI	Ashland County						
3090	WI	WI	Barron County						
3091	WI	WI	Bayfield County						
3092	WI	WI	Brown County						
3093	WI	WI	Buffalo County						
3094	WI	WI	Burnett County						
3095	WI	WI	Calumet County						
3096	WI	WI	Chippewa County						
3097	WI	WI	Clark County						
3098	WI	WI	Columbia County						
3099	WI	WI	Crawford County						

CountyID	StCountyID	CountyStateAbrv	CountyName	countystateabr	StateName	StateAbrv	StateName	BranchTypeCode	BranchTypeDesc
3100	WIDane County	WI	Dane County						
3101	WIDodge County	WI	Dodge County						
3102	WIDoor County	WI	Door County						
3103	WIDouglas County	WI	Douglas County						
3104	WIDunn County	WI	Dunn County						
3105	WIEau Claire County	WI	Eau Claire County						
3106	WIFlorence County	WI	Florence County						
3107	WIFond du Lac County	WI	Fond du Lac County						
3108	WIForest County	WI	Forest County						
3109	WIGrant County	WI	Grant County						
3110	WIGreen County	WI	Green County						
3111	WIGreen Lake County	WI	Green Lake County						
3112	WIlowa County	WI	Iowa County						
3113	WIIron County	WI	Iron County						
3114	WIJackson County	WI	Jackson County						
3115	WIJefferson County	WI	Jefferson County						
3116	WIJuneau County	WI	Juneau County						
3117	WIKenosha County	WI	Kenosha County						
3118	WIKewaunee County	WI	Kewaunee County						
3119	WILa Crosse County	WI	La Crosse County						
3120	WILafayette County	WI	Lafayette County						
3121	WILanglade County	WI	Langlade County						
3122	WILincoln County	WI	Lincoln County						
3123	WIManitowoc County	WI	Manitowoc County						
3124	WIMarathon County	WI	Marathon County						
3125	WIMarinette County	WI	Marinette County						
3126	WIMarquette County	WI	Marquette County						
3127	WIMenominee County	WI	Menominee County						
3128	WIMilwaukee County	WI	Milwaukee County						
3129	WIMonroe County	WI	Monroe County						
3130	WIOconto County	WI	Oconto County						
3131	WIOneida County	WI	Oneida County						
3132	WIOutagamie County	WI	Outagamie County						
3133	WIOzaukee County	WI	Ozaukee County						
3134	WIPepin County	WI	Pepin County						
3135	WIPierce County	WI	Pierce County						
3136	WIPolk County	WI	Polk County						
3137	WIPortage County	WI	Portage County						
3138	WIPrice County	WI	Price County						
3139	WIRacine County	WI	Racine County						
3140	WIRichland County	WI	Richland County						
3141	WIRock County	WI	Rock County						
3142	WIRusk County	WI	Rusk County						
3143	WISt. Croix County	WI	St. Croix County						
3144	WISauk County	WI	Sauk County						
3145	WISawyer County	WI	Sawyer County						
3146	WIShawano County	WI	Shawano County						
3147	WISheboygan County	WI	Sheboygan County						
3148	WITaylor County	WI	Taylor County						
3149	WITrempealeau County	WI	Trempealeau County						
3150	WIVernon County	WI	Vernon County						
3151	WIVilas County	WI	Vilas County						
3152	WIWalworth County	WI	Walworth County						
3153	WIWashburn County	WI	Washburn County						
3154	WIWashington County	WI	Washington County						
3155	WIWaukesha County	WI	Waukesha County						
3156	WIWaupaca County	WI	Waupaca County						
3157	WIWaushara County	WI	Waushara County						
3158	WIVinnebago County	WI	Vinnebago County						
3159	WIVood County	WI	Wood County						
3160	WVBarbour County	WV	Barbour County						
3161	WVBerkeley County	WV	Berkeley County						

CountyID	StCountyID	CountyStateAbvr	CountyName	countystateabrv	StateName	StateAbvr	StateName	BranchTypeCode	BranchTypeDesc
3162	WVBoone County	WV	Boone County						
3163	WVBraxton County	WV	Braxton County						
3164	WVBrooke County	WV	Brooke County						
3165	WVCabell County	WV	Cabell County						
3166	WVCalhoun County	WV	Calhoun County						
3167	WVClay County	WV	Clay County						
3168	WVDoddridge County	WV	Doddridge County						
3169	WVFayette County	WV	Fayette County						
3170	WVGilmer County	WV	Gilmer County						
3171	WVGrant County	WV	Grant County						
3172	WVGreenbrier County	WV	Greenbrier County						
3173	WVHampshire County	WV	Hampshire County						
3174	WVHancock County	WV	Hancock County						
3175	WVHardy County	WV	Hardy County						
3176	WVHarrison County	WV	Harrison County						
3177	WVJackson County	WV	Jackson County						
3178	WVJefferson County	WV	Jefferson County						
3179	WVKanawha County	WV	Kanawha County						
3180	WVLewis County	WV	Lewis County						
3181	WVLincoln County	WV	Lincoln County						
3182	WVLogan County	WV	Logan County						
3183	WVMcDowell County	WV	McDowell County						
3184	WVMarion County	WV	Marion County						
3185	WVMarshall County	WV	Marshall County						
3186	WVMason County	WV	Mason County						
3187	WVMercer County	WV	Mercer County						
3188	WVMineral County	WV	Mineral County						
3189	WVMingo County	WV	Mingo County						
3190	WVMonongalia County	WV	Monongalia County						
3191	WVMonroe County	WV	Monroe County						
3192	WVMorgan County	WV	Morgan County						
3193	WVNicholas County	WV	Nicholas County						
3194	WVOhio County	WV	Ohio County						
3195	WVPendleton County	WV	Pendleton County						
3196	WVPleasants County	WV	Pleasants County						
3197	WVPocahontas County	WV	Pocahontas County						
3198	WVPreston County	WV	Preston County						
3199	WVPutnam County	WV	Putnam County						
3200	WVRaleigh County	WV	Raleigh County						
3201	WVRandolph County	WV	Randolph County						
3202	WVRitchie County	WV	Ritchie County						
3203	WVRoane County	WV	Roane County						
3204	WVSummers County	WV	Summers County						
3205	WVTaylor County	WV	Taylor County						
3206	WVTucker County	WV	Tucker County						
3207	WVTyler County	WV	Tyler County						
3208	WVUpshur County	WV	Upshur County						
3209	WVWayne County	WV	Wayne County						
3210	WVWebster County	WV	Webster County						
3211	WVWetzel County	WV	Wetzel County						
3212	WVWirt County	WV	Wirt County						
3213	WVWood County	WV	Wood County						
3214	WVWyoming County	WV	Wyoming County						
3215	WYAlbany County	WY	Albany County						
3216	WYBig Horn County	WY	Big Horn County						
3217	WYCampbell County	WY	Campbell County						
3218	WYCarbon County	WY	Carbon County						
3219	WYConverse County	WY	Converse County						
3220	WYCrook County	WY	Crook County						
3221	WYFremont County	WY	Fremont County						
3222	WYGoshen County	WY	Goshen County						
3223	WYHot Springs County	WY	Hot Springs County						

CountyID	StCountyID	CountyStateAbvr	CountyName	countystateabrv	StateName	StateAbvr	StateName	BranchTypeCode	BranchTypeDesc
3224	WY	Johnson County	WY	Johnson County					
3225	WY	Laramie County	WY	Laramie County					
3226	WY	Lincoln County	WY	Lincoln County					
3227	WY	Natrona County	WY	Natrona County					
3228	WY	Niobrara County	WY	Niobrara County					
3229	WY	Park County	WY	Park County					
3230	WY	Platte County	WY	Platte County					
3231	WY	Sheridan County	WY	Sheridan County					
3232	WY	Sublette County	WY	Sublette County					
3233	WY	Sweetwater County	WY	Sweetwater County					
3234	WY	Teton County	WY	Teton County					
3235	WY	Uinta County	WY	Uinta County					
3236	WY	Washakie County	WY	Washakie County					
3237	WY	Weston County	WY	Weston County					
5001		AK	Unknown						
5002		AL	Unknown						
5003		AR	Unknown						
5004		AS	Unknown						
5005		AZ	Unknown						
5006		CA	Unknown						
5007		CO	Unknown						
5008		CQ	Unknown						
5009		CT	Unknown						
5010		DC	Unknown						
5011		DE	Unknown						
5012		FL	Unknown						
5013		GA	Unknown						
5014		GU	Unknown						
5015		HI	Unknown						
5016		IA	Unknown						
5017		ID	Unknown						
5018		IL	Unknown						
5019		IN	Unknown						
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5022		LA	Unknown						
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5024		MD	Unknown						
5025		ME	Unknown						
5026		MI	Unknown						
5027		MN	Unknown						
5028		MO	Unknown						
5029		MS	Unknown						
5030		MT	Unknown						
5031		NC	Unknown						
5032		ND	Unknown						
5033		NE	Unknown						
5034		NH	Unknown						
5035		NJ	Unknown						
5036		NM	Unknown						
5037		NV	Unknown						
5038		NY	Unknown						
5039		OH	Unknown						
5040		OK	Unknown						
5041		OR	Unknown						
5042		PA	Unknown						
5043		PR	Unknown						
5044		RI	Unknown						
5045		SC	Unknown						
5046		SD	Unknown						
5047		TN	Unknown						
5048		TX	Unknown						

CountyID StCountyID
5049
5050
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5053
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5055
5056

CountyStateAbrv CountyName
UT Unknown
VA Unknown
VI Unknown
VT Unknown
WA Unknown
WI Unknown
WV Unknown
WY Unknown

countystateabr StateName

StateAbrv StateName

BranchTypeCode	BranchTypeDesc
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Public Exhibit 31

BBVA USA Branches Scheduled to Open

BBVA USA De Novo Branches to be Opened in Texas in 2021

Branch Type	Popular Branch Name	Branch Address	Branch County	Targeted Opening Date	Fed. & State Regulatory Approval Dates	Low- or Moderate Income Census Tract
Staffed Branch (1)	Slaughter & South Congress	8900 Congress Avenue Austin, TX 78745	Travis	May 25, 2021	6/05/2020 (FRB) 4/24/2020 (AL)	No
Staffed Branch (1)	Hutto	722 US 79 West, Suite 100 Hutto, Texas 78634	Williamson	April 5, 2021	6/05/2020 (FRB) 4/24/2020 (AL)	No
Staffed Branch (1)	Grand Prairie	902 West Pioneer Parkway Grand Prairie, TX 75051	Dallas	May 3, 2021	6/05/2020 (FRB) 4/24/2020 (AL)	Moderate
Staffed Branch (1)	Hickory Creek	4600 FM 2181 Hickory Creek, TX 75065-7670	Denton	May 10, 2021	6/05/2020 (FRB) 4/24/2020 (AL)	No
Staffed Branch (1)	McKinney	7119 Custer Rd. McKinney, TX 75070	Collin	May 17, 2021	6/05/2020 (FRB) 4/24/2020 (AL)	No
Staffed Branch (1)	Culebra Commons	6626 West Loop 1604 N San Antonio, TX 78254	Bexar	October 18, 2021	6/05/2020 (FRB) 4/24/2020 (AL)	No
Staffed Branch (1)	New Braunfels Marketplace	651 North I-35BL New Braunfels, TX 78130	Comal	May 17, 2021	6/05/2020 (FRB) 4/24/2020 (AL)	Moderate
Staffed Branch (1)	Carpenters Landing	15701 Wallisville Rd. Houston, TX 77049	Harris	November 22, 2021	6/05/2020 (FRB) 4/24/2020 (AL)	Moderate
Staffed Branch (1)	Millstone FM 1960	2503 Farm to Market 1960 Road East Houston, TX 77073	Harris	April 12, 2021	6/05/2020 (FRB) 4/24/2020 (AL)	Moderate
Staffed Branch (1)	Grant & Louetta	13105 Louetta Rd. Cypress, TX 77429	Harris	May 10, 2021	6/05/2020 (FRB) 4/24/2020 (AL)	No

Branch Type	Popular Branch Name	Branch Address	Branch County	Targeted Opening Date	Fed. & State Regulatory Approval Dates	Low- or Moderate Income Census Tract
Staffed Branch (1)	Crossing Fort Bend	7414 S Sam Houston Parkway West, Suite C100 Houston, Texas 77085	Harris	April 5, 2021	6/05/2020 (FRB) 4/24/2020 (AL)	Moderate
Staffed Branch (1)	Spring Green	9615 Spring Green Boulevard, Katy, TX 77494	Fort Bend	May 25, 2021	6/05/2020 (FRB) 4/24/2020 (AL)	No
Staffed Branch (1)	ParkWest	1010 Katy Fort Bend Rd. Katy, TX 77493	Harris	May 3, 2021	6/05/2020 (FRB) 4/24/2020 (AL)	No
Staffed Branch (1)	Grand Parkway	2892 W Grand Parkway South, Richmond, TX 77407	Fort Bend	May 25, 2021	6/05/2020 (FRB) 4/24/2020 (AL)	No

Public Exhibit 32

Branch Considerations

Branch Considerations

There are more ways to bank with PNC Bank than ever before via online, mobile, ATM, and telephone, and PNC Bank has continued to see customers taking advantage of the investments made in these channels by altering the ways in which they have been banking with PNC Bank. Approximately 75% of PNC Bank's consumer customers used non-teller channels for the majority of their transactions during the third quarter of 2020. Additionally during the third quarter, deposit transactions via ATM and mobile channels were 67% of total deposit transactions. These shifts in the way many customers are conducting their banking transactions are important inputs that will inform PNC Bank's branch consolidation decisions.

Nevertheless, branches remain an important aspect of PNC Bank's retail banking delivery channels. As of September 30, 2020, PNC Bank had 2,256 branches, including 556 branches (or 24.6% of its branches) in low- and moderate-income ("LMI") census tracts. Moreover, PNC Bank recognizes that branch closings may have an impact on segments of the local community, even when another PNC Bank location is nearby or when a majority of the branch's customers primarily transact with PNC Bank through non-branch channels. That is why PNC Bank carefully considers a variety of factors before making *any* decision to consolidate or close a branch, provides clear and timely communications to customers about planned branch closings and, where possible, works to assist customers and the community with the transition.

PNC Bank's decision-making process on branch consolidations and closures is governed by PNC Bank's Branch Office Closure Policy, which helps ensure that PNC Bank follows a rigorous process in determining whether a branch should be closed, complies with legal and regulatory requirements in connection with any branch consolidation or closing, and communicates plans to consolidate or close a branch to customers, affected communities and regulators.¹ For example, under PNC Bank's Branch Closing Policy, PNC Bank management consider the following factors prior to deciding to close any branch:

- The performance of the branch (as compared to other branches in PNC Bank's branch system);
- The direct and indirect costs of maintaining the branch;
- The effects on PNC Bank's overall financial performance if the branch were closed;
- PNC Bank's ability, through other branches, departments or service lines, to provide continuity of service to the community in which the branch is located;

¹ PNC Bank's Branch Closing Policy does not apply to branch consolidations that qualify as a "short distance relocation" under applicable regulations given the closeness of the branch being consolidated to the receiving branch. BBVA USA has a branch closing policy that is substantially similar to PNC Bank's Branch Closing Policy, and complies with all legal and regulatory requirements for branch closures or consolidations, including the regulations and guidance of the Federal Reserve Board and the Alabama State Banking Department.

- The presence of other financial services providers in the community in which the branch is located, and the impact of the services and market share of these institutions;
- Other alternate actions that could be taken to make the branch viable (*e.g.*, reduced hours or staffing);
- The number of customers and the amount of deposit and loan accounts at the branch;
- PNC Bank’s overall strategy for the operation of the bank’s branch system;
- Any potential adverse impacts on LMI communities that are served by the branch; and
- Any non-traditional or alternative ways of serving customers of the branch that could mitigate any identified adverse impacts.

In assessing these factors, PNC Bank considers input from PNC Bank Retail Banking, PNC Bank’s Fair Banking unit (which is responsible for overseeing PNC Bank’s Community Reinvestment Act program), Community Development, Legal and the Regional President for the local market.

If a decision is made to close a branch, PNC Bank promptly provides notice to affected customers, regulators and the local community. At a minimum, these communications include:

- 90-day prior notice to customers of the branch via a special mailing or by including a notice in at least one regular account statement mailed to customers of the branch. If the branch to be closed is located in a LMI census tract, the notice to customers will also contain:
 - The mailing address of the Office of the Comptroller of the Currency (the “OCC”) and its designee to receive such notice;
 - A statement that comments on the proposed branch closing may be mailed to the OCC; and
 - A statement (as required by law) indicating that the OCC does not have the authority to approve or prevent the branch closing.
- 90-day prior notice to the OCC (as the primary supervisory agency for PNC Bank);
- 30-day on-site prior notice, posted in a conspicuous manner on the premises of the branch. This notice includes the proposed closing date and information about where customers may obtain service following the closing date, or a telephone number for customers to call to determine such alternative sites.
- A final branch closing notice, as required by OCC procedures, that includes (i) the popular names, location and authorization number of the branch; (ii) the date the branch

was closed; and (iii) a statement that the bank provided customers of the branch 90 days prior notice of the closing.²

PNC Bank personnel also may contact local officials, community organizations and other interested parties to provide advance notice of a branch closing and solicit input on how to mitigate any potential adverse impacts on the community. Based on this input and its own review, PNC Bank may take a variety of steps to mitigate the impact of a branch closing on the local community. These actions may include, for example:

- Arranging for a full-service PNC Bank ATM to remain at or near the branch location;
- Making the branch location available to another financial institution, including a minority-owned depository institution, at reduced or minimal cost;
- Making the branch location available to the local government or community organizations at reduced or minimal cost;
- Arranging for a PNC Bank mobile branch to service the area on a temporary or periodic basis; and
- Providing training to community residents (*e.g.*, senior citizens) on PNC Bank's mobile and online banking tools and resources.

PNC Bank and BBVA USA continue to evaluate the combined branch network of the two banks. In planning for the pro forma branch network, PNC Bank and BBVA USA recognize the need to minimize the potential impact of any branch consolidations or closings that may result from the combination of the branch networks of PNC Bank and BBVA USA on LMI communities to the fullest extent possible. As such, PNC does not expect to close or consolidate any BBVA USA or PNC Bank branch located in an LMI census tract in connection with the Proposed Transaction.

² In circumstances where alternative customer notification timeframes or methods may be necessary, PNC Bank consults with the OCC to determine how best to proceed.