

# WACHTELL, LIPTON, ROSEN & KATZ

MARTIN LIPTON  
HERBERT M. WACHTELL  
THEODORE N. MIRVIS  
EDWARD D. HERLIHY  
DANIEL A. NEFF  
ANDREW R. BROWNSTEIN  
MARC WOLINSKY  
STEVEN A. ROSENBLUM  
JOHN F. SAVARESE  
SCOTT K. CHARLES  
JODI J. SCHWARTZ  
ADAM O. EMMERICH  
RALPH M. LEVENE  
RICHARD G. MASON  
DAVID M. SILK  
ROBIN PANOVKA  
DAVID A. KATZ  
ILENE KNABLE GOTTS  
JEFFREY M. WINTNER  
TREVOR S. NORWITZ  
BEN M. GERMANA  
ANDREW J. NUSSBAUM  
RACHELLE SILVERBERG

STEVEN A. COHEN  
DEBORAH L. PAUL  
DAVID C. KARP  
RICHARD K. KIM  
JOSHUA R. CAMMAKER  
MARK GORDON  
JOSEPH D. LARSON  
JEANNEMARIE O'BRIEN  
WAYNE M. CARLIN  
STEPHEN R. DIPRIMA  
NICHOLAS G. DEMMO  
IGOR KIRMAN  
JONATHAN M. MOSES  
T. EIKO STANGE  
JOHN F. LYNCH  
WILLIAM SAVITT  
ERIC M. ROSOF  
GREGORY E. OSTLING  
DAVID B. ANDERS  
ANDREA K. WAHLQUIST  
ADAM J. SHAPIRO  
NELSON O. FITTS  
JOSHUA M. HOLMES

51 WEST 52ND STREET  
NEW YORK, N.Y. 10019-6150  
TELEPHONE: (212) 403-1000  
FACSIMILE: (212) 403-2000

GEORGE A. KATZ (1965-1989)  
JAMES H. FOGELSON (1967-1991)  
LEONARD M. ROSEN (1965-2014)

## OF COUNSEL

MARTIN J.E. ARMS  
MICHAEL H. BYOWITZ  
KENNETH B. FORREST  
SELWYN B. GOLDBERG  
PETER C. HEIN  
MEYER G. KOPLOW  
LAWRENCE S. MAKOW  
DOUGLAS K. MAYER  
PHILIP MINDLIN  
DAVID S. NEILL  
HAROLD S. NOVIKOFF  
LAWRENCE B. PEDOWITZ

ERIC S. ROBINSON  
PATRICIA A. ROBINSON\*  
ERIC M. ROTH  
PAUL K. ROWE  
DAVID A. SCHWARTZ  
MICHAEL J. SEGAL  
ELLIOTT V. STEIN  
WARREN R. STERN  
LEO E. STRINE, JR.\*\*  
PAUL VIZCARRONDO, JR.  
PATRICIA A. VLAHAKIS  
AMY R. WOLF

\* ADMITTED IN THE DISTRICT OF COLUMBIA  
\*\* ADMITTED IN DELAWARE

## COUNSEL

DAVID M. ADLERSTEIN  
SUMITA AHUJA  
AMANDA K. ALLEXON  
LOUIS J. BARASH  
OLIVER J. BOARD  
FRANCO CASTELLI  
ANDREW J.H. CHEUNG  
PAMELA EHRENKRANZ  
KATHRYN GETTLES-ATWA

ADAM M. GOGOLAK  
NANCY B. GREENBAUM  
MARK A. KOENIG  
J. AUSTIN LYONS  
ALICIA C. McCARTHY  
NEIL M. SNYDER  
S. CHRISTOPHER SZCZERBAN  
JEFFREY A. WATIKER

DAVID E. SHAPIRO  
DAMIAN G. DIDDEN  
IAN BOCKZO  
MATTHEW M. GUEST  
DAVID E. KAHAN  
DAVID K. LAM  
BENJAMIN M. ROTH  
JOSHUA A. FELTMAN  
ELAINE P. GOLIN  
EMIL A. KLEINHAUS  
KARESSA L. CAIN  
RONALD C. CHEN  
GORDON S. MOODIE  
DONGJU SONG  
BRADLEY R. WILSON  
GRAHAM W. MELI  
GREGORY E. PESSIN  
CARRIE M. REILLY  
MARK F. VEUBLE  
SARAH K. EDDY  
VICTOR GOLDFELD  
BRANDON C. PRICE  
KEVIN S. SCHWARTZ

MICHAEL S. BENN  
SABASTIAN V. NILES  
ALISON ZIESKE  
PREISS  
TIJANA J. DVORNIC  
JENNA E. LEVINE  
RYAN A. McLEOD  
ANITHA REDDY  
JOHN L. ROBINSON  
JOHN R. SOBOLEWSKI  
STEVEN WINTER  
EMILY D. JOHNSON  
JACOB A. KLING  
RAAJ S. NARAYAN  
VIKTOR SAPEZHNIKOV  
MICHAEL J. SCHOBEL  
ELINA TETELBAUM  
ERICA E. BONNETT  
LAUREN M. KOFKE  
ZACHARY S.  
PODOLSKY  
RACHEL B. REISBERG  
MARK A. STAGLIANO

DIRECT DIAL: (212) 403-1127  
DIRECT FAX: (212) 403-2127  
E-MAIL: PAROBINSON@WLRK.COM

January 26, 2021

VIA E-Apps

Ms. Meg Johnson  
Vice President  
Federal Reserve Bank of Cleveland  
1455 East Sixth Street  
Cleveland, Ohio 44114

Re: Supplement to Application of The PNC Financial Services  
Group, Inc. and PNC Bancorp, Inc. to Acquire BBVA USA  
Bancshares, Inc. and/or BBVA USA

Dear Ms. Johnson:

This submission is a supplement to the application that we submitted to the Board of Governors of the Federal Reserve System on December 29, 2020 (the "Application"), requesting prior approval for The PNC Financial Services Group, Inc. ("PNC") and PNC Bancorp, Inc. ("PNC Bancorp") to acquire BBVA USA Bancshares, Inc. and/or its wholly owned subsidiary bank, BBVA USA, pursuant to sections 3(a)(3) and (5) of the Bank Holding Company Act (the "Holdco Transactions"). As discussed in the Application, several months after consummation of the Holdco Transactions, PNC and PNC Bancorp plan to merge BBVA USA with and into PNC

Ms. Meg Johnson  
January 26, 2021  
Page 2

Bank, National Association (“PNC Bank”), with PNC Bank as the surviving institution (the “Bank Merger” and, together with the Holdco Transactions, the “Proposed Transaction”). PNC and PNC Bancorp will design the timing for consummation of the Bank Merger to occur simultaneously with the systems conversion that is part of the Proposed Transaction’s integration process.

After careful and thorough analysis and consultation with BBVA USA, PNC Bank has identified the relatively few branches of PNC Bank or BBVA USA that would be consolidated or closed as a result of the Proposed Transaction (the “Branch Actions”). The Branch Actions would occur concurrently with consummation of the Bank Merger and the systems conversion to mitigate any confusion or inconvenience to the legacy customers of BBVA USA. Appendix 1 attached to this letter provides an overview summary of the Branch Actions, and Appendix 2 provides a detailed chart of the Branch Actions, which identifies: (1) the BBVA USA or PNC Bank branches to be consolidated or closed, (2) the recipient branches, (3) the distance between the consolidating/closing branches and the recipient branches, and (4) the reasons for the consolidation or closure and the factors mitigating any adverse impact on affected customers and communities.

Importantly, none of the branches of PNC Bank or BBVA USA that would be consolidated or closed as a result of the Proposed Transaction are located in low- or moderate-income areas. BBVA USA and PNC Bank will follow the appropriate regulatory requirements and supervisory guidance concerning notifications to regulators and affected branch customers for each branch consolidation or closure.

If you have any questions about this submission or the Application, please do not hesitate to contact me.

Sincerely,



Patricia A. Robinson

Attachments

cc:

David Reilly, Office of the Comptroller of the Currency (email)  
Laurie A. Powell, Office of the Comptroller of the Currency (email)

Ms. Meg Johnson  
January 26, 2021  
Page 3

Mike Hill, Alabama State Banking Department  
Mark R. Largent, Texas Department of Banking

(by email)

Gregory B. Jordan, The PNC Financial Services Group, Inc.  
Kieran J. Fallon, The PNC Financial Services Group, Inc.  
Ursula C. Pfeil, The PNC Financial Services Group, Inc.  
Camden W. Williams, The PNC Financial Services Group, Inc.  
David A. Shernisky, The PNC Financial Services Group, Inc.  
Richard K. Kim, Wachtell, Lipton, Rosen & Katz  
Nicholas G. Demmo, Wachtell, Lipton, Rosen & Katz  
Mitchell S. Eitel, Sullivan & Cromwell LLP  
Ana M. González, Sullivan & Cromwell LLP

## **APPENDIX 1**



## Appendix 1: Overview of Limited Planned Branch Consolidations and Closings

Although customers are increasingly interacting with their banks through mobile, on-line and other channels, physical branches remain an important part of PNC Bank retail banking delivery model. As of December 31, 2020, PNC Bank had more than 2,150 branches throughout its current retail footprint, and customers had no-fee access to more than 8,500 PNC Bank ATMs and 9,800 other ATMs throughout the United States. As of that same date, BBVA USA had 637 branches and its customers had no-fee access to more than 750 BBVA USA ATMs and 600 other ATMs in its current footprint states of Alabama, Arizona, California, Colorado, Florida, New Mexico and Texas.

Due to the limited overlap between the branch networks of PNC Bank and BBVA USA, the Proposed Transaction is expected to result in only a small number of branch consolidations or closings relative to the combined network.<sup>1</sup> Specifically, PNC Bank expects to consolidate only nine (9) existing branches of BBVA USA or PNC Bank in connection with the merger of BBVA USA with and into PNC Bank (the “Bank Merger”), and close only 62 branches of BBVA USA or PNC Bank in connection with the Bank Merger, as indicated in Table 1 below. This represents less than 2.5 percent of the branches currently operated by BBVA USA and PNC Bank. *Importantly, none of the BBVA USA or PNC Bank branches proposed to be consolidated or closed in connection with the Bank Merger are located in low- or moderate-income census tracts.*

Customers and communities in Alabama, Arizona, California, Colorado, Florida, New Mexico and Texas will continue to be well served by the resulting branch network and other retail delivery channels of the combined organization. The customers of each branch scheduled to be consolidated or closed will be transferred to a nearby legacy BBVA USA or PNC Bank branch, and PNC Bank and BBVA USA are working collaboratively to help ensure that this transition occurs as seamlessly as possible for customers. The primary driver of the decision to consolidate or close the identified branches is the proximity of the branches to other BBVA USA or PNC Bank branches in the market. For example, the average radial distance between the closing and receiving branches is 1.6 miles (less than a 5-minute drive), with the furthest distance still being under 5 miles (less than a 10-minute drive).

Even taking into account the planned consolidations and closings, the combined organization had more than 2,700 branches across the United States, including 113 in Alabama, 61 in Arizona, 60 in California, 35 in Colorado, 200 in Florida, 16 in New Mexico, and 308 in Texas as of December 31, 2020. In addition, customers of the combined organization will have no-fee access to more than 9,200 PNC Bank ATMs and 10,400 other ATMs throughout the United States. Both BBVA USA and PNC Bank also continue to open new branches in order to meet

---

<sup>1</sup> According to the OCC, a branch consolidation occurs when the distance between the consolidating branch and the receiving branch meets the short-distance relocation definition in 12 CFR 5.3(*l*). That occurs when the receiving branch is within the following distances to the consolidating branch: (i) one thousand foot-radius of the site if the branch is located within a central city of an Metropolitan Statistical Area (“MSA”); (ii) one-mile radius of the site if the branch is not located within a central city, but is located within an MSA; or (iii) two-mile radius of the site if the branch is not located within an MSA. A branch closing occurs when the distance between the consolidating branch and the receiving branch exceeds the short-distance relocation definition.

the evolving banking needs of their communities. For example, BBVA USA and PNC Bank expect to open an additional 12 and 11 branches, respectively, by June 30, 2021, including 1 in Arizona, 1 in Colorado, 3 in Florida, and 18 in Texas (on a combined basis).

Additional information on the branches scheduled to be consolidated, closed or relocated in connection with the Bank Merger is provided in Appendix 2 below, including the distance between the branch being closed or consolidated and the relevant receiving branch. BBVA USA and/or PNC Bank will provide prior notices of any branch closures to the applicable regulators and the customers in accordance with the applicable law, regulations and regulatory guidance. The relevant bank also will provide customers prior notice of any branch consolidation or relocation. PNC Bank adheres to a comprehensive internal branch closing, relocation and consolidation policy to ensure compliance with applicable laws and regulatory guidance, as well as to assist customers in the transition. For more information on PNC Bank’s Branch Office Closure Policy, please see the response to Item 20 in the [Application/OCC Application], including the information in Exhibit 32 thereto.

The current main office location of BBVA USA will not change upon the acquisition of BBVA USA by PNC. BBVA USA’s licensed brick and mortar location at 15 20<sup>th</sup> Street South, Birmingham, Alabama 35233 is currently designated as BBVA USA’s main office location. PNC Bank seeks a branch license for that location upon consummation of the Bank Merger.

The planned branch consolidations, closures and relocation would occur concurrently with consummation of the Bank Merger, which is currently scheduled for October 2021.

**Table 1:**

	Consolidations		Closings	
	PNC	BBVA	PNC	BBVA
Alabama	3	6	7	12
Arizona				2
California				1
Colorado				2
Florida			1	2
New Mexico				1
Texas			2	32 <sup>2</sup>
<b>TOTAL</b>		<b>9</b>		<b>62</b>

<sup>2</sup> This includes one (1) limited-service branch.

## **APPENDIX 2**

## **Appendix 2: Additional Information on Branch Consolidations and Closures**

This Exhibit contains a chart that identifies: (i) the BBVA USA or PNC Bank branches to be consolidated or closed in connection with the Bank Merger, (ii) the relevant recipient BBVA USA or PNC Bank branch, (iii) the distances between such branches, and (iv) the reasons for the consolidation or closure and the factors mitigating any potential adverse impact the branch consolidation or closing might have on affected customers.

PNC Bank expects to consolidate six (6) legacy BBVA USA and three (3) legacy PNC Bank licensed branches in connection with the Proposed Transaction. Details about those planned consolidations appear in chart items 1 to 9.

PNC Bank expects to close 52 legacy BBVA USA Bank and 10 legacy PNC Bank branches, two (2) of which are limited-purpose branches, in connection with the Bank Merger. Details about those planned closings appear in chart items 10 to 71 and are illustrated in corresponding maps for each closing at the end of the chart. The maps identify each branch by its unique chart item number.

### **Index to the Branch Consolidations and Closures Chart**

See Attached.

### **Branch Consolidations and Closures Chart**

See Attached.

**(a) Index to the consolidations (chart items 1-9)**

<b>Chart Item Number</b>	<b>Address of a Consolidating BBVA USA or PNC Bank Branch</b>	<b>Tract Type</b>
1	1003 US Hwy. 72 East, Athens, AL 35611	Middle
2	223 E Broad St., Eufaula, AL 36027	Middle
3	920 Fairhope Ave., Fairhope, AL 36532	Middle
4	2311 Gault Ave. N, Fort Payne, AL 35967	Middle
5	2204 Whitesburg Dr. S, Huntsville, AL 35801	Upper
6	4357 Old Shell Rd., Mobile, AL 36608	Upper
7	2710 Taylor Rd., Montgomery, AL 36117	Upper
8	229 Country Club Park, Mountain Brook, AL 35213	Upper
9	1400 McFarland Blvd., Northport, AL 35476	Upper

**(b) Index to the closures (chart items 10-75)**

<b>Chart Item Number</b>	<b>Address of a Closing BBVA USA or PNC Bank Branch</b>	<b>Tract Type</b>
10	2000 Meadow Lake Dr., Birmingham, AL 35242	Upper
11	1950 US-31, Birmingham, AL 35244	Middle
12	5990 Chalkville Mountain Rd., Birmingham, AL 35235	Upper
13	28000 US-98, Daphne, AL 36526	Middle
14	2009 Beltline Rd. SW, Decatur, AL 35603	Middle
15	404 Well St. NE, Decatur, AL 35601	Middle
16	1263 W Main St., Dothan, AL 36301	Middle
17	250 W Fort Morgan Rd., Gulf Shores, AL 36542	Middle
18	501 Shades Creek Pkwy., Homewood, AL 35209	Upper
19	1560 Montgomery Hwy., Hoover, AL 35216	Upper
20	107 Lily Flagg Rd. SE, Huntsville, AL 35802	Middle
21	100 Church St. SW, Huntsville, AL 35801	Upper
22	1801 Crestwood Blvd., Irondale, AL 35210	Middle
23	5399 US-90, Mobile, AL 36619	Middle
24	4685 Airport Blvd., Mobile, AL 36608	Upper

25	5133 Cottage Hill Rd., Mobile, AL 36609	Middle
26	3959 Government Blvd., Mobile, AL 36693	Middle
27	6470 US Hwy. 90, Spanish Fort, AL 36527	Upper
28	331 University Blvd., Tuscaloosa, AL 35401	Undefined
29	3001 N Alma School Rd., Chandler, AZ 85224	Upper
30	13735 West Bell Rd., Surprise, AZ 85374	Middle
31	2562 Pacific Ave., Stockton, CA 95204	Middle
32	1401 17th St., Denver, CO 80202	Upper
33	4115 E Colfax Ave., Denver, CO 80220	Upper
34	4340 W Newberry Rd., Gainesville, FL 32607	Middle
35	9550 San Jose Blvd., Jacksonville, FL 32257	Upper
36	2183 Park Ave., Orange Park, FL 32073	Middle
37	7530 Montgomery Blvd. NE, Albuquerque, NM 87109	Upper
38	7951 Shoal Creek Blvd., Austin, TX 78757	Middle
39	11721 Ranch Rd. 620 N, Austin, TX 78750	Middle
40	10711 Burnet Rd., Austin, TX 78758	Middle
41	4555 Bissonnet St., Bellaire, TX 77401	Upper
42	2301 Cedar Springs Rd., Dallas, TX 75201	Upper
43	6240 E Mockingbird Ln., Dallas, TX 75214	Upper
44	1444 W University Dr., Denton, TX 76201	Middle
45	1400 W 7Th St., Fort Worth, TX 76102	Upper
46	4480 Bryant Irvin Rd., Fort Worth, TX 76132	Middle
47	6801 S Hulen St., Fort Worth, TX 76133	Middle
48	4401 Basswood Blvd., Fort Worth, TX 76137	Middle
49	301 E Parkwood Ave., Friendswood, TX 77546	Upper
50	702 W Pearl St., Granbury, TX 76048	Middle
51	1575 Eldridge Pkwy., Houston, TX 77077	Middle
52	10635 Louetta Rd., Houston, TX 77070	Middle
53	8437 Long Point Rd., Houston, TX 77055	Middle
54	4004 Richmond Ave., Houston, TX 77027	Upper
55	8445 N Belt Line Rd., Irving, TX 75063	Upper
56	5300 San Dario Ave., Laredo, TX 78041	Upper
57	102 Del Ct., Laredo, TX 78041	Upper
58	2250 W Nolana Ave., McAllen, TX 78504	Upper
59	201 Starr St., Mercedes, TX 78570	Middle
60	6001 Windhaven Pkwy., Plano, TX 75093	Upper
61	2927 Nall St., Port Neches, TX 77651	Upper

62	4739 Fredericksburg Rd., San Antonio, TX 78229	Middle
63	5700 Broadway St., San Antonio, TX 78209	Upper
64	40 NE Loop 410, San Antonio, TX 78216	Middle
65	14620 Huebner Rd., San Antonio, TX 78230	Upper
66	2121 Rayford Rd., Spring, TX 77386	Upper
67	2171 Texas Dr., Sugar Land, TX 77479	Upper
68	14121 Southwest Fwy., Sugar Land, TX 77478	Upper
69	1400 Santa Fe Dr., Weatherford, TX 76086	Middle
70	500 S Missouri Ave., Weslaco, TX 78596	Upper
71	4702 S 14th St., Abilene, TX 79605	Upper

Number	Location of Consolidating Branch	Location of Branch Receiving the Deposits of the Consolidating Branch	Radial Distance Between the Branches (footnote 1)	Explanation
1	BBVA USA branch at: 1003 US Hwy. 72 E Athens, AL 35611 (Limestone County)	PNC Bank branch at: 1044 Hwy. 72 E Athens, AL 35611 (Limestone County)	0.45 mile	This consolidating BBVA USA branch, located at 1003 US Highway 72 E, Athens, AL, has a drive-thru with 4 lanes. The receiving PNC Bank branch, located at 1044 Highway 72 E, Athens, AL is a one-minute driving distance (0.5 miles) (see footnote 1) from the consolidating branch and on the same main traffic corridor. It has a drive-thru with 4 lanes, and a drive-up ATM. The receiving branch is the larger location. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the consolidating branch.
2	BBVA USA branch at: 223 E Broad St. Eufaula, AL 36027 (Barbour County)	BBVA USA branch at: 1009 S Eufaula Ave. Eufaula, AL 36027 (Barbour County)	0.89 mile	The consolidating BBVA USA branch, located at 223 E Broad St., Eufaula, AL, is an in-line location and does not offer drive-thru services. The Eufaula community is in southern Alabama, which borders Georgetown, Georgia; with the Chattahoochee River in between the states. The receiving BBVA USA branch, located at 1009 S Eufaula Ave., Eufaula, AL, is less than a four-minute driving distance (1.1 miles) from the closing branch. It is a stand-alone building with 2 drive-thru lanes in the parking lot of Eufaula Square Shopping Center, which has a grocery store and other retailers. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the consolidating branch.
3	BBVA USA branch at: 920 Fairhope Ave. Fairhope, AL 36532 (Baldwin County)	PNC Bank branch at: 949 Fairhope Ave. Fairhope, AL 36532 (Baldwin County)	0.07 mile	The consolidating BBVA USA branch, located at 920 Fairhope Ave., Fairhope, AL, is in a community on the eastern side of Mobile Bay. The receiving PNC Bank branch, located at 949 Fairhope Ave., Fairhope, AL, is directly across the street, less than a one-minute driving distance (.06 miles) in a grocery-anchored center, called Plantation Pointe Shopping Mall, with three entry points into the center. The consolidating branch and the receiving branch both have 4 drive-thru lanes, with a drive-up ATM. The receiving branch is the larger building. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the consolidating branch.
4	BBVA USA branch at: 2311 Gault Ave. N Fort Payne, AL 35967 (DeKalb County)	BBVA USA branch at: 200 Gault Ave. N Fort Payne, AL 35967 (DeKalb County)	1.97 mile	The consolidating BBVA USA branch, located at 2311 Gault Ave. N, Fort Payne, AL, has a drive-thru with 2 lanes and a drive-up ATM. The Fort Payne community is the county seat of DeKalb county in northeastern Alabama. The receiving BBVA USA branch, located at 200 Gault Ave. N, Fort Payne, AL, is less than a five-minute driving distance (2.0 miles) from the consolidating branch. It is more than twice the size of the consolidating branch, with ample on-site parking, and also has a drive-thru with 3 lanes and a drive-up ATM. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the consolidating branch.
5	PNC Bank branch at: 2204 Whitesburg Dr. S Huntsville, AL 35801 (Madison County)	BBVA USA branch at: 114 Governors Dr. SE Huntsville, AL 35801 (Madison County)	0.17 mile	This consolidating PNC Bank branch, located at 2204 Whitesburg Dr. S, Huntsville, AL, has a drive-thru with 4 lanes. The receiving BBVA USA branch, located at 114 Governors Dr. SE, Huntsville, AL, is just over a one-minute driving distance (0.29 miles) from the consolidating branch. It also has a drive-thru with 4 lanes and is the larger building. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the consolidating branch.
6	PNC Bank branch at: 4357 Old Shell Rd. Mobile, AL 36608 (Mobile County)	BBVA USA branch at: 4414 Old Shell Rd. Mobile, AL 36608 (Mobile County)	0.12 mile	The consolidating PNC Bank branch is located at 4357 Old Shell Rd., Mobile, AL. It has a drive-thru with 3 lanes. The receiving BBVA USA branch, located at 4414 Old Shell Rd., Mobile, AL and the consolidating branch are on different sides of the same road. The receiving BBVA USA branch is less than a one-minute driving distance (0.2 miles) from the consolidating branch. It is in front of the Spring Hill Village Shopping Center, which has a grocery store, and various other retail stores to serve the community. The receiving branch is a corner location with a drive-thru with 4 lanes and a drive-up ATM. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the consolidating branch.
7	PNC Bank branch at: 2710 Taylor Rd. Montgomery, AL 36117 (Montgomery County)	BBVA USA branch at: 7870 Vaughn Rd. Montgomery, AL 36116 (Montgomery County)	0.17 mile	The consolidating PNC Bank branch, located at 2710 Taylor Rd., Montgomery, AL, has a drive-thru with 2 lanes and a drive-up ATM, and is less than half the size of the receiving location. The receiving BBVA USA branch, located at 7870 Vaughn Rd., Montgomery, AL is a two-minute driving distance (0.4 miles) from the consolidating branch. It has 4 drive-thru lanes and a drive-up ATM. The receiving location is a stand-alone building in the parking lot of a major grocery store-anchored shopping center. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the consolidating branch.



Number	Location of Consolidating Branch	Location of Branch Receiving the Deposits of the Consolidating Branch	Radial Distance Between the Branches (footnote 1)	Explanation
8	<p>BBVA USA branch at: 229 Country Club Park Mountain Brook, AL 35213 (Jefferson County)</p>	<p>PNC Bank branch at: 89 Euclid Ave. Birmingham, AL 35213 (Jefferson County)</p>	0.13 mile	<p>The consolidating BBVA USA branch, located at 229 Country Club Park, Mountain Brook, AL, is in the same shopping center as the receiving branch. The consolidating branch does not offer drive-thru service. The receiving PNC Bank branch, located at 89 Euclid Ave., Birmingham, AL, is less than a one-minute driving distance (0.13 miles) from the consolidating branch. It is on a corner with a drive-thru with 1 lane and a drive-up ATM. The receiving branch is a larger building than the consolidating branch. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the activity of the consolidating branch.</p>
9	<p>BBVA USA branch at: 1400 McFarland Blvd. Northport, AL 35476 (Tuscaloosa County)</p>	<p>PNC Bank branch at: 3076 McFarland Blvd. Northport, AL 35476 (Tuscaloosa County)</p>	0.87 mile	<p>The consolidating BBVA USA branch, located at 1400 McFarland Blvd., Northport, AL, has a drive-thru with 4 lanes. Northport is a community north of the Tuscaloosa market. The receiving PNC Bank branch, located at 3076 McFarland Blvd., Northport, AL, is less than a three-minute driving distance (0.9 miles) from the consolidating branch and has a drive-thru with 3 lanes and a drive-up ATM. Both locations are on the same side of this main traffic corridor, with major retailers on the same side of the road, as well as local retail on both sides of the road. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the consolidating branch.</p>

(1) Drive time and drive distance are calculated using ESRI software. The traffic volume assumes Tuesday morning between 10:00 - 11:00 am. The radial distance is calculated using MapInfo.

Number	Location of Closing Branch	Location of Branch Receiving the Deposits of the Closing Branch	Radial Distance Between the Branches (footnote 1)	Explanation
10	PNC Bank branch at: 2000 Meadow Lake Dr. Birmingham, AL 35242 (Shelby County)	BBVA USA branch at: 104 Inverness Plz. Birmingham, AL 35242 (Shelby County)	0.97 mile	The closing PNC Bank branch, located at 2000 Meadow Lake Dr., Birmingham, AL, has a drive-thru with 2 lanes and a drive-up ATM. Both locations front the main traffic corridor of US Highway 280. The receiving BBVA USA branch, located at 104 Inverness Plaza, Birmingham, AL, is a four-minute driving distance (1.2 miles) from the closing branch. It has a drive-thru with 4 lanes and a drive-up ATM. There are major retailers along both sides of this highway, and the receiving branch is at a signalized intersection in front of Inverness Plaza Shopping Mall. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
11	BBVA USA branch at: 1950 US-31 Birmingham, AL 35244 (Shelby County)	BBVA USA branch at: 1789 Montgomery Hwy. S Birmingham, AL 35244 (Jefferson County)	2.07 mile	The closing BBVA USA branch, located at 1950 US-31, Birmingham, AL, is an end cap (footnote 2) location with a drive-thru with 1 lane. The receiving BBVA USA branch, located at 1789 Montgomery Hwy. S, Birmingham, AL, is a five-minute driving distance (2.3 miles) from the closing branch on the same traffic corridor. It is a corner location with a drive-thru with 3 lanes in the parking lot of a shopping center, and adjacent and across from other shopping centers. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
12	BBVA USA branch at: 5990 Chalkville Mountain Rd. Birmingham, AL 35235 (Jefferson County)	PNC Bank branch at: 3501 Roosevelt Blvd. Birmingham, AL 35235 (Jefferson County)	2.55 mile	The closing BBVA USA branch, located at 5990 Chalkville Mountain Rd., Birmingham, AL, has a drive-thru with 4 lanes. The receiving PNC Bank branch, located at 3501 Roosevelt Blvd., Birmingham, AL, is a nine-minute driving distance (3.9 miles) from the closing branch. It has a drive-thru with 4 lanes and a drive-up ATM, and is in the parking lot of a major retail area with numerous national retailers and restaurants. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
13	BBVA USA branch at: 28000 US-98 Daphne, AL 36526 (Baldwin County)	PNC Bank branch at: 2211 US Hwy. 98 Daphne, AL 36526 (Baldwin County)	1.75 mile	The closing BBVA USA branch, located at 28000 US-98, Daphne, AL, has a drive-thru with 4 lanes and is off from the main road. The Daphne community is on the eastern side of Mobile Bay; and Highway 98 is the main north / south corridor. The receiving PNC Bank branch, located at 2211 US Hwy. 98, Daphne, AL, is a four to five-minute driving distance (1.8 miles) from the closing location, and has a drive-thru with 3 lanes. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional on and off season traffic from the closing branch.
14	BBVA USA branch at: 2009 Beltline Rd. SW Decatur, AL 35603 (Morgan County)	PNC Bank branch at: 1715 Beltline Rd. SW Decatur, AL 35601 (Morgan County)	0.49 mile	The closing BBVA USA branch, located at 2009 Beltline Rd. SW, Decatur, AL, is an end cap and has a drive-thru with 4 lanes and a drive-up ATM. The receiving PNC Bank branch, located at 1715 Beltline Rd. SW, Decatur, AL, is less than a two-minute driving distance (0.62 miles) from the closing branch. It is a stand-alone building and has a drive-thru with 3 lanes and a drive-up ATM. The branches are on either side of the Decatur Shopping Mall, on the same side of the road. The Mall has big box retail, and a number of smaller retailers, and fast food restaurants. On the other side of the receiving branch, as well as across the road, are national retailers and a grocery store. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
15	BBVA USA branch at: 404 Well St. NE Decatur, AL 35601 (Morgan County)	PNC Bank branch at: 2004 6th Ave. SE Decatur, AL 35601 (Morgan County)	2.24 mile	The closing BBVA USA branch, located at 404 Well St. NE, Decatur, AL, has a drive-thru with 4 lanes and a drive-up ATM. The receiving PNC Bank branch, located at 2004 6th Ave. SE, Decatur, AL, is less than a six-minute driving distance (2.43 miles) from the closing branch. It is on the main traffic corridor (6th Ave. also being US Hwy 31) with national and local retailers both north and south of the branch, and has a drive-thru with 3 lanes and a drive-up ATM. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
16	BBVA USA branch at: 1263 W Main St. Dothan, AL 36301 (Houston County)	BBVA USA branch at: 2872 W Main St. Dothan, AL 36305 (Houston County)	1.50 mile	The closing BBVA USA Dothan Main branch, located at 1263 W Main St., Dothan, AL, has a drive-thru with 3 lanes. The Dothan market is in southeastern Alabama within 20 miles of both Georgia and Florida. The receiving BBVA USA Dothan West Branch, located at 2872 W Main St., Dothan, AL, is less than a four-minute driving distance (1.5 miles) from the closing branch. It is a larger building with a drive-thru with 4 lanes and is a corner location on 2 traffic corridors that have significant retailers, restaurants, churches, medical offices, and hotels. Based on an analysis of customer patterns and other data, there will be ample capacity between the receiving branch and another BBVA USA branch within 5 miles of the closing location.

Number	Location of Closing Branch	Location of Branch Receiving the Deposits of the Closing Branch	Radial Distance Between the Branches (footnote 1)	Explanation
17	PNC Bank branch at: 250 W Fort Morgan Rd. Gulf Shores, AL 36542 (Baldwin County)	BBVA USA branch at: 3830 Gulf Shores Pkwy. Gulf Shores, AL 36542 (Baldwin County)	2.72 mile	The closing PNC Bank branch, located at 250 W Fort Morgan Rd., Gulf Shores, AL, is a city on Alabama's Gulf Coast. It is located on the back side of a shopping center that fronts Highway 59, within a mile and a half of the coast. It has a drive-thru with 2 lanes and a drive-up ATM. The receiving BBVA USA branch, located at 3830 Gulf Shores Pkwy., Gulf Shores, AL, is less than a six-minute driving distance (2.89 miles) from the closing branch and is on the main traffic corridor, Highway 59. It is in a center with national retailers, and a grocery store in an adjacent center, and additional retail and restaurants on either side of the highway. It has a drive-thru with 4 lanes. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional on and off season traffic from the closing branch.
18	BBVA USA branch at: 501 Shades Creek Pkwy. Homewood, AL 35209	BBVA USA branch at: 1908 29th Ave. S. Birmingham, AL 35209	1.1 mile	The closing BBVA USA branch is located at 501 Shades Creek Pkwy., Homewood, AL, and has a drive-thru with 4 lanes, one street over from a shopping center with a grocery store, and national retailers. The receiving BBVA USA branch, located at 1908 29th Ave. S, Birmingham, AL, is a four-minute driving distance (1.34 miles), and has a drive-thru with 3 lanes. The receiving branch is located in an area surrounded by numerous local businesses, restaurants, and two shopping centers are within a couple blocks, one with a grocer anchor. Based on an analysis of customer patterns and other data, there will be ample capacity at the receiving branch to handle the additional traffic from the consolidating branch.
19	BBVA USA branch at: 1560 Montgomery Hwy. Hoover, AL 35216 (Jefferson County)	PNC Bank branch at: 1611 Montgomery Hwy. Birmingham, AL 35216 (Jefferson County)	0.62 mile	The closing BBVA USA branch, located at 1560 Montgomery Hwy., Hoover, AL, has a drive-thru with 4 lanes. The receiving PNC Bank branch, located at 1611 Montgomery Hwy., Birmingham, AL, is less than a two-minute driving distance (0.7 miles) from the closing branch along the same traffic corridor. There are retail stores and fast food restaurants on both sides of the road, with a grocery-anchored center in between the two branches. The receiving location has a drive-thru with 2 lanes and is in the parking lot of Hoover Commons shopping mall at a signalized traffic light. There is another branch within 2 miles of the closing branch. Based on an analysis of customer patterns and other data, there will be ample capacity between the receiving branch and the additional branch in the area.
20	PNC Bank branch at: 107 Lily Flagg Rd. SE Huntsville, AL 35802 (Madison County)	BBVA USA branch at: 100 Cameron Rd. SW Huntsville, AL 35802 (Madison County)	0.52 mile	The closing PNC Bank branch, located at 107 Lily Flagg in Huntsville, AL, has 2 drive-thru lanes. The receiving BBVA USA branch, located at 100 Cameron Rd. SE, Huntsville, AL, is less than a two-minute driving distance (0.8 miles) from the closing branch. There are national and local retailers, and fast food restaurants on the traffic corridor that both locations are in immediate proximity to, Memorial Pkwy. SW. The receiving branch is a larger building and has a drive-thru with 3 lanes. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
21	PNC Bank branch at: 100 Church St. SW Huntsville, AL 35801 (Madison County)	BBVA USA branch at: 114 Governors Dr. SE Huntsville, AL 35801 (Madison County)	0.85 mile	The closing PNC Bank branch, located at 100 Church St. SW, Huntsville, AL, has a drive-up ATM in the interior parking garage. The receiving BBVA USA branch, located at 114 Governors Dr. SE, Huntsville, AL, is less than a four-minute driving distance (1.0 miles) from the closing branch. The receiving branch has 4 drive-thru lanes, and is well placed on the key traffic corridor of Governors Dr., which is adjacent to major medical facilities, and has a grocery-anchored center within a half mile. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
22	PNC Bank branch at: 1801 Crestwood Blvd. Ironton, AL 35210 (Jefferson County)	BBVA USA branch at: 1668 Montclair Rd. Birmingham, AL 35210 (Jefferson County)	0.82 mile	The closing PNC Bank branch, located at 1801 Crestwood Blvd., Ironton, AL, has a drive-thru with 3 lanes and a drive-up ATM. The receiving BBVA USA branch, located at 1668 Montclair Rd., Birmingham, AL, is a three-minute driving distance (1.07 miles) from the closing branch on the same traffic corridor. It is a stand-alone building that is larger than the consolidating branch, and has a drive-thru with 4 lanes and a drive-up ATM. It is in front of a center anchored by national retailers, and includes pharmacy and fast food restaurants. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
23	BBVA USA branch at: 5399 US-90 Mobile, AL 36619 (Mobile County)	PNC Bank branch at: 5351 Hwy. 90 W Mobile, AL 36619 (Mobile County)	0.25 mile	The closing BBVA USA branch, located at 5399 US-90, Mobile, AL, has 5 drive-thru lanes and is on the same side of the highway as the receiving location. The receiving PNC Bank branch, located at 5351 Hwy. 90 W, Mobile, AL, is less than a two-minute driving distance (0.34 miles) from the closing branch. There are national retailers close to the receiving location, as well as numerous restaurants and smaller retail along the traffic corridor. The receiving branch has 3 drive-thru lanes and also has a drive-up ATM and is 40% larger in square footage than the closing branch. Current combined teller transaction volumes for both branches can be accommodated at the receiving branch between the drive up lanes (both teller and ATM) and the large lobby. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the traffic from the closing branch.

Number	Location of Closing Branch	Location of Branch Receiving the Deposits of the Closing Branch	Radial Distance Between the Branches (footnote 1)	Explanation
24	BBVA USA branch at: 4685 Airport Blvd. Mobile, AL 36608 (Mobile County)	PNC Bank branch at: 3920 Airport Blvd. Mobile, AL 36608 (Mobile County)	1.64 mile	The closing BBVA USA branch, located at 4685 Airport Blvd., Mobile, AL, has 4 drive-thru lanes. The receiving PNC Bank branch, located at 3920 Airport Blvd., Mobile, AL, is a five-minute driving distance (1.7 miles) from the closing branch. It is the larger building, has a drive-thru with 4 lanes and a drive-up ATM, and is the closest to 2 grocery stores, as well as national retailers. There are also numerous local businesses and retailers in the area. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the current activity of the closing branch.
25	PNC Bank branch at: 5133 Cottage Hill Rd. Mobile, AL 36609 (Mobile County)	BBVA USA branch at: 2290 Hillcrest Rd. Mobile, AL 36695 (Mobile County)	1.87 mile	The closing PNC Bank branch, located at 5133 Cottage Hill Rd., Mobile, AL, has 4 drive-thru lanes and a drive-up ATM. The receiving BBVA USA branch, located at 2290 Hillcrest Rd., Mobile, AL is just off the intersection with Cottage Hill Rd. and is a five-minute driving distance (2.3 miles) from the closing branch. It has 5 drive-thru lanes and a drive-up ATM. It is in the parking lot of a grocery-anchored center at a signalized intersection with another large national retailer across the street. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
26	BBVA USA branch at: 3959 Government Blvd. Mobile, AL 36693 (Mobile County)	BBVA USA branch at: 2290 Hillcrest Rd. Mobile, AL 36695 (Mobile County)	3.04 mile	The closing BBVA USA branch, located at 3959 Government Blvd., Mobile, AL, has 5 drive-thru lanes. Government Blvd. is also known as Highway 90. The receiving BBVA USA branch, located at 2290 Hillcrest Rd., Mobile, AL, is less than a ten-minute driving distance (4.6 miles) from the closing branch, and it also has 5 drive-thru lanes. It is in the parking lot of a grocery-anchored center at a signalized intersection, and across the street from another large shopping center. In addition to the receiving branch, the BBVA USA branch, located at 321 Bel Air Blvd., Mobile, AL, is a nine-minute driving distance (3.5 miles) from the closing branch. Based on an analysis of customer patterns and other data, there will be ample capacity between the receiving branch and the BBVA Bel Air branch.
27	BBVA USA branch at: 6470 US Hwy 90 Spanish Fort, AL 36527 (Baldwin County)	PNC Bank branch at: 30500 State Highway 181 Spanish Fort, AL 36527 (Baldwin County)	3.56 mile	The closing BBVA USA branch, located at 6470 US Hwy. 90, Spanish Fort, AL, has a drive-thru with 3 lanes. The receiving PNC Bank branch, located at 30500 State Hwy. 181, Spanish Fort, AL, is less than an eight-minute driving distance (4.1 miles) from the closing branch. It is in the parking lot of Eastern Shore Centre Shopping Mall, which contains department stores, coffee shops, and numerous other retailers, as well as cross access to adjacent centers with a grocery store and other national retailers. The receiving branch has a drive-thru with 4 lanes and a drive-up ATM, and is also significantly larger than the closing location. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
28	PNC Bank branch at: 331 University Blvd. Tuscaloosa, AL 35401 (Tuscaloosa County)	BBVA USA branch at: 630 University Blvd. E Tuscaloosa, AL 35401 (Tuscaloosa County)	0.70 mile	The closing PNC Bank branch, located at 331 University Blvd., Tuscaloosa, AL, has a drive-thru with 3 lanes (including a drive-up ATM). The receiving BBVA USA branch, located at 630 University Blvd. E, Tuscaloosa, AL, is less than a two-minute driving distance (0.7 miles) from the closing branch and on the same road. It is a larger facility and has a drive-thru with 4 lanes and a drive-up ATM. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
29	BBVA USA branch at: 3001 N Alma School Rd. Chandler, AZ 85224 (Maricopa County)	BBVA USA branch at: 7605 S McClintock Dr. Tempe, AZ 85284 (Maricopa County)	3.00 mile	The closing BBVA USA branch, located at 3001 N Alma School Rd., Chandler, AZ, has a drive-thru with 2 lanes. It is across the street from a grocery store. There are additional small retailers in the area. The receiving BBVA USA branch, located at 7605 S McClintock Dr., Tempe, AZ, is a five-minute driving distance (3.1 miles) from the closing branch. The receiving branch is across the street from a grocery store. There are additional small retailers in the area. This is a corner location with good ingress/egress, a drive-thru with 4 lanes, and ample parking. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the traffic from the closing branch.
30	BBVA USA branch at: 13735 West Bell Rd. Surprise, AZ 85374 (Maricopa County)	BBVA USA branch at: 9915 West Bell Rd. Sun City, AZ 85351 (Maricopa County)	4.6 mile	The closing BBVA USA branch, located at 13735 West Bell Rd., Surprise, AZ, has a drive-thru with 4 lanes and a drive-up ATM. The branch sits in front of a national retailer with other large and small retailers in the immediate area. The receiving BBVA USA branch, located at 9915 West Bell Rd., Sun City, AZ, is an eight-minute driving distance (4.7 miles) from the consolidating branch. The receiving branch is located in front of a shopping plaza with multiple competitor banks in the immediate area. It is an easily accessible branch, and has a drive thru with 1 lane and a drive-up ATM. The area is also supported by a branch located at 19202 N RH Johnson Blvd., Sun City West, AZ, that is a six-minute driving distance (3.2 miles) from the consolidating branch. Based on an analysis of customer patterns and other data, there will be ample capacity between these two sites to handle the additional traffic from the closing branch.

Number	Location of Closing Branch	Location of Branch Receiving the Deposits of the Closing Branch	Radial Distance Between the Branches (footnote 1)	Explanation
31	BBVA USA branch at: 2562 Pacific Ave. Stockton, CA 95204 (San Joaquin County)	BBVA USA branch at: 202 N Hunter St. Stockton, CA 95202 (San Joaquin County)	1.48 mile	The closing BBVA USA branch, located at 2562 Pacific Ave., Stockton, CA, is a small branch of 3,250 square feet with limited parking. Ingress is available from Pacific Ave. with egress on the side street. It has a drive-thru with 1 lane and no drive-up ATM. The surrounding area has limited retail with no big box stores. The receiving BBVA USA branch, located at 202 N Hunter St., Stockton, CA, is a large downtown location. It is located a six-minute driving distance (1.7 miles) from the closing branch. There is both on street and garage parking in the area, and it has 1 drive-thru lane. The surrounding area has small grocers and government/court buildings. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
32	BBVA USA branch at: 1401 17th St. Denver, CO 80202 (Denver County)	BBVA USA branch at: 999 18th St. Denver, CO 80202 (Denver County)	0.32 mile	The closing BBVA USA branch, located at 1401 17th St., Denver, CO, is a downtown branch surrounded by typical downtown retail stores, restaurants, and other businesses. The location does not offer drive-thru service. The receiving BBVA USA branch, located at 999 18th St., Denver, CO, is four-minute driving distance (0.5 miles) from the closing branch. It is also a downtown location surrounded by similar businesses as the closing branch. This location also does not offer drive-thru service, but is almost twice the square footage of the closing branch. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the traffic from the closing branch.
33	BBVA USA branch at: 4115 E Colfax Ave. Denver, CO 80220 (Denver County)	BBVA USA branch at: 101 Garfield St. Denver, CO 80206 (Denver County)	1.57 mile	The closing BBVA USA branch, located at 4115 E Colfax Ave., Denver, CO, is a corner location and has a drive-thru with 2 lanes and a drive-up ATM. The surrounding area has no immediate retail presence, and the branch is approximately 0.4 miles from the nearest grocery store. The receiving BBVA USA branch, located at 101 Garfield St., Denver, CO, is a five-minute driving distance (1.8 miles) from the closing branch. It is also a corner location with ample ingress/egress on both streets, and has a drive-thru with 1 lane. The receiving branch is close to a very large retail area including the Cherry Creek Shopping Center, a mall with national retailers. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
34	PNC Bank branch at: 4340 W Newberry Rd. Gainesville, FL 32607 (Alachua County)	BBVA USA branch at: 5901 W Newberry Rd. Gainesville, FL 32605 (Alachua County)	1.01 mile	The closing PNC Bank branch, located at 4340 W Newberry Rd., Gainesville, FL, has a drive-thru with 3 lanes. The receiving BBVA USA branch, located at 5901 W Newberry Rd., Gainesville, FL, is less than a four-minute driving distance (1.2 miles) from the closing branch on the same road. It is a corner location at a signalized intersection and is closest to the major retail centers; adjacent to The Oaks Mall. The next intersection has the Newberry Crossing shopping center with a grocery store, as well as other retailers. The North Florida Regional Medical Center is across the street from the receiving location. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
35	BBVA USA branch at: 8730 Baymeadows Rd. Jacksonville, FL 32256 (Duval County)	BBVA USA branch at: 9550 San Jose Blvd. Jacksonville, FL 32257 (Duval County)	2.67 mile	The closing BBVA USA branch, located at 8730 Baymeadows Rd., Jacksonville, FL, has a drive-thru with 5 lanes and a drive-up ATM. The immediate area includes restaurants, fuel and small retailers. The receiving BBVA USA branch, located at 9550 San Jose Blvd., Jacksonville, FL, is less than an eight-minute driving distance (3.45 miles) from the closing branch. The receiving branch has a drive-thru with 4 lanes, drive-up ATM, easy ingress/egress and parking. It is located near a pharmacy, fuel and fast foot restaurants. Based on an analysis of customer patterns and other data, there will be ample capacity with the receiving branch, along with another BBVA USA branch within 5 miles of the closing branch, to handle the additional traffic from the closing branch.
36	BBVA USA branch at: 2183 Park Ave. Orange Park, FL 32073 (Clay County)	BBVA USA branch at: 536 Blanding Blvd. Orange Park, FL 32073 (Clay County)	2.90 mile	The closing BBVA USA branch, located at 2183 Park Ave., Orange Park, FL, has a drive-thru with 3 lanes and a drive-up ATM. The receiving BBVA USA branch, located at 536 Blanding Blvd., Orange Park, FL, is just over a nine-minute driving distance (3.81 miles) from the closing branch. It has good ingress / egress, is in the parking lot of a center with larger retailers, and is five-minutes from other retailers and a grocery store. Blanding Blvd. (State Road 21) is the main north-south traffic corridor, and has retail throughout. Based on an analysis of customer patterns and other data, there will be ample capacity with the receiving branch, along with 2 other BBVA USA branches within 5 miles of the closing branch, to handle the additional traffic from the closing branch.

Number	Location of Closing Branch	Location of Branch Receiving the Deposits of the Closing Branch	Radial Distance Between the Branches (footnote 1)	Explanation
37	BBVA USA branch at: 7530 Montgomery Blvd. NE Albuquerque, NM 87109 (Bernalillo County)	BBVA USA branch at: 2444 Louisiana Blvd. NE Albuquerque, NM 87110 (Bernalillo County)	1.63 mile	The closing BBVA USA branch, located at 7530 Montgomery Blvd. NE, Albuquerque, NM, has ample parking and a drive-thru with 2 lanes and a drive-up ATM. The surrounding area has light retail, with only 1 major store in the immediate area. The receiving BBVA USA branch, located at 2444 Louisiana Blvd. NE, Albuquerque, NM, is a five-minute driving distance (2.2 miles) from the closing branch. It is a large facility located in a strong retail shopping corridor, including the Coronado Center Shopping Mall with national retailers as anchor stores. Additional retailers are in the surrounding area. The closing branch is approximately 0.5 miles from Louisiana Blvd. NE, the road on which the receiving branch is located. The receiving branch does not have a drive-thru available. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
38	BBVA USA branch at: 5800 N Mopac Expy. Austin, TX 78731 (Travis County)	BBVA USA branch at: 7951 Shoal Creek Blvd. Austin, TX 78757 (Travis County)	1.85 mile	The closing BBVA branch, located at 5800 N Mopac Expy., Austin, TX, is a large facility with 4 drive-thru lanes, drive-up ATM and ample parking. The surrounding area is predominately small office buildings. The receiving BBVA branch, located at 7951 Shoal Creek Blvd., Austin, TX, is less than a six-minute driving distance (2.46 miles) from the closing branch. It is a large facility with 2 drive-thru lanes, a drive-up ATM, ease of ingress/egress and plenty of parking. The immediate vicinity includes a national home improvement store and small medical offices. A larger retail corridor that includes grocery, pharmacy, and fast food, is located 0.2 miles away on W Anderson Ln. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the traffic from the closing branch.
39	BBVA USA branch at: 11721 Ranch Rd. 620 N Austin, TX 78750 (Williamson County)	BBVA USA branch at: 13497 N Hwy. 183 Austin, TX 78750 (Williamson County)	2.06 mile	The closing BBVA USA branch, located at 11721 Ranch Rd. 620 N, Austin, TX, is a free standing building with 3 drive-thru lanes and a drive-up ATM. It is located where customers travel primarily by car. The immediate retail is predominately fast food, auto service, and pharmacy. The receiving BBVA USA branch, located at 13497 N Hwy. 183, Austin, TX, is a five-minute driving distance (2.6 miles) from the closing branch. It is an end-cap located in the Horizon Center with convenient access from Anderson Mill Rd and Research Blvd. It has 3 drive-thru lanes and a drive-up ATM, and ample parking. The receiving branch is located in an area with a higher concentration of retailers, including pharmacy, small retail shops, and restaurants. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the traffic from the closing branch.
40	BBVA USA branch at: 10711 Burnet Rd. Austin, TX 78758 (Travis County)	BBVA USA branch at: 2514 W Parmer Ln. Austin, TX 78727 (Travis County)	2.16 mile	The closing BBVA USA branch, located at 10711 Burnet Rd., Austin, TX, has 5 drive-thru lanes and a drive-up ATM. It is located in Austin where customers travel primarily by car. The surrounding area includes several fast food restaurants. The receiving BBVA USA branch, located at 2514 W Parmer Ln., Austin, TX, is a five-minute driving distance (2.3 mile) from the closing branch. It is located across from The Market at Parmer Lane shopping center that includes a grocery store and other national retailers. The branch has 3 drive-thru lanes, 1 drive-up ATM, and ample parking. Access to the branch is right in/right out directly from West Parmer Ln. or through the two shopping center access points: one located West Parmer Ln. and the other on Burnet Rd. Customers can also choose two other legacy BBVA USA branches located within a ten-minute driving distance of the consolidating branch. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the traffic from the closing branch.
41	BBVA USA branch at: 5319 Bellaire Blvd. Bellaire, TX 77401 (Harris County)	BBVA USA branch at: 4555 Bissonnet St. Bellaire, TX 77401 (Harris County)	1.27 mile	The closing BBVA USA branch, located at 5319 Bellaire Blvd., Bellaire, TX, is in a small plaza with some fast food options, but no retail draw, and has a drive-thru with 2 lanes of service. The receiving BBVA USA branch, located at 4555 Bissonnet St., Bellaire, TX, is a four-minute driving distance (1.27 miles) from the consolidating branch. The branch has recently been renovated and offers 1 drive-thru lane and a drive-up ATM. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
42	BBVA USA branch at: 2301 Cedar Springs Rd. Dallas, TX 75201 (Dallas County)	PNC Bank branch at: 1860 Payne St. Dallas, TX 75201 (Dallas County)	0.29 mile	The closing BBVA USA branch, located at 2301 Cedar Springs Rd., Dallas, TX, is in an office complex in a highly urban area. It has a drive-thru with 3 lanes. The receiving PNC Bank branch, located at 1860 Payne St., Dallas, TX, is a two-minute driving distance (0.49 miles) from the closing branch. The receiving PNC Bank branch is scheduled to open by the end of the third quarter 2021, and will feature the latest technology and services. It will not offer drive-thru services. If construction were to get delayed or the receiving branch could not open as planned, the area is also supported by a branch located at 4201 Oak Lawn, Dallas, TX, which is a six-minute driving distance (1.8 miles) from the closing branch and has a drive-thru with 3 lanes. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.

Number	Location of Closing Branch	Location of Branch Receiving the Deposits of the Closing Branch	Radial Distance Between the Branches (footnote 1)	Explanation
43	BBVA USA branch at: 6240 E Mockingbird Ln. Dallas, TX 75214 (Dallas County)	BBVA USA branch at: 1824 Abrams Rd. Dallas, TX 75214 (Dallas County)	1.65 mile	The closing BBVA USA branch, located at 6240 E Mockingbird Ln., Dallas, TX, has a drive-thru with 3 lanes. There is no retail presence around the closing branch; however, a grocery store is down the road from location. The receiving BBVA USA branch, located at 1824 Abrams Rd., Dallas, TX, is a 5-minute driving distance (1.94 miles) from the closing branch. It sits in the Lakewood Shopping Center, which is home to many restaurants, shops and a theater. It is a much larger facility and has a drive-thru with 2 lanes and a drive up ATM. Based on an analysis of customer patterns and other data, there will be ample capacity to handle additional traffic from the closing branch.
44	BBVA USA branch at: 1444 W University Dr. Denton, TX 76201 (Denton County)	PNC Bank branch at: 2310 W University Dr. Denton, TX 76201 (Denton County)	0.90 mile	The closing BBVA USA branch, located at 1444 W University Dr., Denton, TX, a community northwest of Dallas, has a drive-thru with 3 lanes. The receiving PNC Bank branch, located at 2310 W University Dr., Denton, TX, is a three-minute driving distance (1.02 miles) down the street from the closing branch. It is a new branch, opened in August 2020, and features the latest technology and features. It is located in Rayzor Ranch Shopping Mall with several national retailers as tenants. It does not offer drive-thru service, but the BBVA USA branch, located at 729 Fort Worth Dr., Denton, TX is an eight-minute driving distance (3.1 miles) from the closing branch, and has a drive-thru with 5 lanes. Based on an analysis of customer patterns and other data, there will be ample capacity between the receiving branch and the other BBVA USA branch to handle the additional traffic from the closing branch.
45	BBVA USA branch at: 1400 W 7th St. Fort Worth, TX 76102 (Tarrant County)	BBVA USA branch at: 300 W 7th St. Fort Worth, TX 76102 (Tarrant County)	0.50 mile	The closing BBVA USA branch, located at 1400 W 7th St., Fort Worth, TX, is a downtown location. It has a drive-thru with 4 lanes. The receiving BBVA USA branch, located at 300 W 7th St., Fort Worth, TX, is a three-minute driving distance (0.63 miles) from the closing branch on the same street and is in the Fort Worth Club. It does not offer drive-thru service, but the area is also supported with 3 lanes of drive-thru service at the BBVA USA branch located at 2016 West Rosedale St., a six-minute driving distance (1.6 miles) away. Based on an analysis of customer patterns and other data, there will be ample capacity between the receiving and the other BBVA USA branch to handle the additional traffic from the closing branch.
46	BBVA USA branch at: 4480 Bryant Irvin Rd. Fort Worth, TX 76132 (Tarrant County)	BBVA USA branch at: 5950 Bryant Irvin Rd. Fort Worth, TX 76132 (Tarrant County)	1.60 mile	The closing BBVA USA branch, located at 4480 Bryant Irvin Rd., Fort Worth, TX, has a drive-thru with 4 lanes and a drive-up ATM. It is in an area with multiple big box stores. Additional smaller retail and restaurants are also in the area. The receiving BBVA USA branch, located at 5950 Bryant Irvin Rd., Fort Worth, TX, is a five-minute driving distance (1.79 miles) from the closing branch. It is a corner location with ample parking, ample ingress/egress, and a drive-thru with 5 lanes. It sits across the street from a grocery store. Also in the area are multiple medical facilities. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the traffic from the closing branch.
47	BBVA USA branch at: 6801 S Hulen St. Fort Worth, TX 76133 (Tarrant County)	BBVA USA branch at: 7555 McCart Ave. Fort Worth, TX 76123 (Tarrant County)	1.79 mile	The closing BBVA USA branch, located at 6801 S Hulen St., Fort Worth, TX, is a corner location and has a drive-thru with 3 lanes. The surrounding area has a church, animal hospital, and dental office instead of retail facilities. The receiving BBVA USA branch, located at 7555 McCart Ave., Fort Worth, TX, is a six-minute driving distance (2.4 miles) from the closing branch. It has ample parking and a drive-thru with 4 lanes and a drive-up ATM. The surrounding area includes a grocery store and national retailers. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the traffic from the closing branch.
48	BBVA USA branch at: 4401 Basswood Blvd. Fort Worth, TX 76137 (Tarrant County)	PNC Bank branch at: 2601 N Tarrant Pkwy. Fort Worth, TX 76177 (Tarrant County)	2.74 mile	The closing BBVA USA branch, located at 4401 Basswood Blvd., Fort Worth, TX, is in front of a small strip mall with no major retail draw in the area and has a drive-thru with 3 lanes. The receiving PNC Bank branch, located at 2601 N Tarrant Pkwy., Fort Worth, TX, is an eight-minute driving distance (3.67 miles) from the closing branch. The receiving PNC Bank branch is scheduled to open in January 2021 and it will feature the latest technology and services. It will not offer drive-thru service, but is located at the entrance to a major grocery store and across the street from Presidio Town Crossing Shopping Mall, which has several national retailers. The area is also supported by another BBVA USA branch, located at 4500 Mercantile Plaza, Fort Worth, TX, which is a ten-minute driving distance (4.7 miles) from the closing branch and has a drive-thru with 5 lanes. Based on an analysis of customer patterns and other data, there will be ample capacity between the receiving branch and the additional BBVA USA branch to handle the additional traffic from the closing branch.

Number	Location of Closing Branch	Location of Branch Receiving the Deposits of the Closing Branch	Radial Distance Between the Branches (footnote 1)	Explanation
49	BBVA USA branch at: 301 E Parkwood Ave. Friendswood, TX 77546 (Galveston County)	BBVA USA branch at: 113 N Friendswood Dr. Friendswood, TX 77546 (Galveston County)	2.00 mile	The closing BBVA USA branch, located at 301 E Parkwood Ave., Friendswood, TX, is at the intersection of East Parkwood and Winding Way with no strong retail draw in the area. The closing branch has a drive-thru with 3 lanes. The receiving BBVA USA branch, located at 113 N Friendship Dr., Friendswood, TX, is less than a five-minute driving distance (2.1 miles) from the closing branch. It is a larger facility with 3 drive-thru lanes and is in shopping center anchored by a grocery store. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
50	BBVA USA branch at: 702 W Pearl St. Granbury, TX 76048 (Hood County)	BBVA USA branch at: 1807 E US Hwy. 377 Granbury, TX 76049 (Hood County)	2.23 mile	The closing BBVA USA branch, located at 702 W Pearl St., Granbury, TX, has 2 drive-thru lanes and a drive-up ATM. The area includes small retailers and restaurants. The receiving BBVA USA branch, located at 1807 E US Hwy. 377, Granbury, TX, is a large branch with 5 drive-thru lanes, a drive-up ATM, parking and easy access. It is less than a six-minute driving distance (2.37 miles) from the closing branch. The primary shopping corridor is located along US Hwy 377 and located within 2.0 miles in both directions are grocery stores, large national retailers, pharmacies, and fast food restaurants. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
51	BBVA USA branch at: 1575 Eldridge Pkwy. Houston, TX 77077 (Harris County)	BBVA USA branch at: 14550 Memorial Dr. Houston, TX 77079 (Harris County)	1.59 mile	The closing BBVA USA branch, located at 1575 Eldridge Pkwy., Houston, TX, has a drive-thru with 4 lanes. The closing branch sits at intersection across the street from a shopping center anchored by a grocery store. The receiving BBVA USA branch, located at 14550 Memorial Dr., Houston, TX, is less than a six-minute driving distance (2.3 miles) from the closing branch. It sits on a hard corner with good access and visibility in front of a grocery store. The receiving branch is a larger facility and has a drive-thru with 2 lanes and a drive-up ATM. Based on an analysis of customer patterns and other data, there will be ample capacity to handle additional traffic from the closing branch.
52	BBVA USA branch at: 10635 Louetta Rd. Houston, TX 77070 (Harris County)	BBVA USA branch at: 15800 Champion Forest Dr. Spring, TX 77379 (Harris County)	2.24 mile	The closing BBVA USA branch, located at 10635 Louetta Rd., Houston, TX, has a drive-thru with 4 lanes of service and sits on the edge of a retail node with no major draw on its side of the intersection. The receiving BBVA USA branch, located at 15800 Champion Forest Dr., Spring, TX, is a seven-minute driving distance (3.01 miles) from the closing branch. It sits on a hard corner, has a drive-thru with 4 lanes, and is located in a shopping center anchored by a grocery store with ample parking and good accessibility. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
53	BBVA USA branch at: 8437 Long Point Rd. Houston, TX 77055 (Harris County)	BBVA USA branch at: 9669 Katy Fwy. Houston, TX 77024 (Harris County)	2.46 mile	The closing BBVA USA branch, located at 8437 Long Point Rd., Houston, TX, has a drive-thru with 3 lanes. It is on the edge of a residential neighborhood with no strong retail in the immediate area. The receiving BBVA USA branch, located at 9669 Katy Fwy., Houston, TX, is an eight-minute driving distance (3.27 miles) from the closing branch. It is a larger facility with 4 lanes of drive-thru service and is located by the Memorial City Mall with many national retailers as tenants. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
54	BBVA USA branch at: 3633 Rice Blvd. Houston, TX 77005 (Harris County)	BBVA USA branch at: 5275 Buffalo Speedway Houston, TX 77005 (Harris County)	.73 mile	The closing BBVA USA branch, located at 3633 Rice Blvd., Houston, TX, is in a highly residential area and does not offer drive-thru services. The receiving BBVA USA branch, located at 5275 Buffalo Speedway, Houston, TX, is a four-minute driving distance (1.05 mile) from the closing branch. It has a drive-thru with 3 lanes and sits on a hard corner in front of a grocery store and across the street from a national pharmacy. The surrounding area is a strong retail node with several grocery stores and restaurants nearby. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
55	PNC Bank branch at: 8445 N Belt Line Rd. Irving, TX 75063 (Dallas County)	BBVA USA branch at: 7770 North Macarthur Blvd. Irving, TX 75063 (Dallas County)	2.21 mile	The closing PNC Bank branch, located at 8445 N Belt Line Rd., Irving, TX, is in an area with fast food restaurants, but no national retailers in the immediate area. It does not offer drive-thru services. The receiving BBVA USA branch, located at 7770 North Macarthur Blvd., Irving, TX, is a five-minute driving distance (2.49 miles) from the closing branch. It has a drive-thru with 4 lanes and is located at the Macarthur Shopping Mall which has shops and restaurants in a strong retail node. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.



Number	Location of Closing Branch	Location of Branch Receiving the Deposits of the Closing Branch	Radial Distance Between the Branches (footnote 1)	Explanation
56	BBVA USA branch at: 5300 San Dario Ave. Laredo, TX 78041 (Webb County)	BBVA USA branch at: 5810 San Bernardo Ave. Laredo, TX 78041 (Webb County)	0.41 mile	The closing BBVA USA branch, located at 5300 San Dario Ave., Laredo, TX, is inside the Mall Del Norte, a super regional shopping mall. The location does not offer drive-thru services. The receiving BBVA USA branch, located at 5810 San Bernardo Ave., Laredo, TX, is in The Walker Plaza Building and is six-minute driving distance (1.1 miles) from the closing branch. The branch is a larger facility with 6 drive-thru lanes, and a drive-up ATM. It is located near large national retailers and numerous restaurants. In addition to the receiving branch, another BBVA USA branch located at 5400 McPherson Rd. is six-minute driving distance (1.6 miles) southeast of the consolidating branch. Based on an analysis of customer patterns and other data, there will be ample capacity between the 2 branches and multiple drive-thru lanes to handle the traffic from the closing branch.
57	BBVA USA branch at: 102 Del Ct. Laredo, TX 78041 (Webb County)	BBVA USA branch at: 9502 Mines Rd. Laredo, TX 78045 (Webb County)	1.68 mile	The closing BBVA branch, located at 102 Del Ct., Laredo, TX, is a small branch with a 3 drive-thru lanes and 1 drive-up ATM. It is located across from small medical offices. Other retailers, including a grocery store, are located 0.2 miles away on West Del Mar Blvd. The receiving BBVA branch, located at 9502 Mines Rd., Laredo, TX, is less than a five-minute driving distance (2.20 miles) from the closing branch. It is a large branch with 6 drive-thru lanes, a drive-up ATM, ample parking, and easy access. The immediate area includes small retail stores and fast food. In addition to the receiving branch, another BBVA branch, located at 5810 San Bernardo Ave., Laredo, TX is less than a four-minute driving distance (1.32 miles) from the closing branch. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
58	BBVA USA branch at: 2250 W Nolana Ave. McAllen, TX 78504 (Hidalgo County)	BBVA USA branch at: 3900 N 10th St. McAllen, TX 78501 (Hidalgo County)	0.98 mile	The closing BBVA USA branch, located at 2250 W Nolana Ave., McAllen, TX, has a drive-thru with 4 lanes. The receiving BBVA USA branch, located at 3900 N 10th St., McAllen, TX, is less than a three-minute driving distance (1.02 miles) from the closing branch and has a drive thru with 12 lanes and a drive-up ATM. It is located on the first floor of the BBVA USA office building and has ample parking and ease of access. The retail mix is similar between both branches. In addition to the receiving branch, there are 2 other BBVA USA branches located less than nine minutes away. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
59	BBVA USA branch at: 201 Starr St. Mercedes, TX 78570 (Hidalgo County)	BBVA USA branch at: 417 S International Blvd. Weslaco, TX 78596 (Hidalgo County)	2.88 mile	The closing BBVA USA branch, located at 201 Starr St., Mercedes, TX, has 4 drive-thru lanes. While there is limited retail shopping in the immediate area of the branch, a grocery store is located 0.3 miles to the south. The receiving BBVA USA branch, located at 417 S International Blvd., Weslaco, TX, is less than a six-minute driving distance (3.33 miles) from the closing branch. Increased customer traffic can be accommodated through the large lobby and 8 drive-thru lanes. In addition, another BBVA USA branch is a nine-minute driving distance (5.9 miles) east of the closing branch. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
60	BBVA USA branch at: 6001 Windhaven Pkwy, Plano, TX 75093 (Collin County)	PNC Bank branch at: 7300 Dallas Pkwy, Plano, TX 75024 (Collin County)	1.64 mile	The closing BBVA USA branch, located at 6001 Windhaven Pkwy., Plano, TX, is at the entrance to Windhaven Park shopping plaza home to several fast food options but no strong retail draw. It has a drive-thru with 3 lanes. The receiving PNC Bank branch, located at 7300 Dallas Pkwy., Plano, TX, is a four-minute driving distance (1.91 miles) from the closing branch in the Shops at Legacy, a center with shops, restaurants, and entertainment options. The receiving branch opened in 2019 and features the latest technology and services, and does not offer drive-thru services. The area is also supported by another BBVA USA branch, located at 2620 Preston Rd., Frisco, TX, which is a six-minute driving distance (4.0 miles) from the closing branch and has a drive-thru with 4 lanes. Based on an analysis of customer patterns and other data, there will be ample capacity between the receiving and the additional BBVA USA branch to handle the additional traffic from the closing branch.
61	BBVA USA branch at: 2927 Nall St. Port Neches, TX 77651 (Jefferson County)	BBVA USA branch at: 8150 Memorial Blvd. Port Arthur, TX 77642 (Jefferson County)	2.06 mile	The closing BBVA USA branch located at 2927 Nall St., Port Neches, TX, has good ingress/egress, parking, 6 drive-thru lanes and a drive-up ATM. There are limited retailers in the immediate area. The receiving BBVA USA branch located at Port Arthur Hwy. 69, Port Arthur, TX, is a seven-minute driving distance (3.28 miles) has 3 drive-thru lanes and is located in a large retail corridor that includes The Central Mall Port Arthur. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.

Number	Location of Closing Branch	Location of Branch Receiving the Deposits of the Closing Branch	Radial Distance Between the Branches (footnote 1)	Explanation
62	BBVA USA branch at: 4739 Fredericksburg Rd. San Antonio, TX 78229 (Bexar County)	BBVA USA branch at: 4625 Centerview Dr. San Antonio, TX 78228 (Bexar County)	1.20 mile	The closing BBVA branch, located at 4739 Fredericksburg Rd., San Antonio, TX, is a small branch with limited parking. It has a drive-thru with 1 lane and a drive-up ATM. It sits across I-410 from a large retail area including Wonderland of Americas Outlet Shopping Mall, which includes national retailers and other small retail stores and restaurants. The receiving BBVA branch, located at 4625 Centerview Dr., San Antonio, TX, is a three-minute driving distance (1.5 miles) from the closing branch. It is a larger branch than the closing branch and has ample parking, good ingress/egress, and a drive-thru with 3 lanes and a drive-up ATM. It sits across I-410 from the Texas Department of Transportation San Antonio and is approximately a four-minute driving distance (1.0 miles) from a large retail area including national retailers and other small retail locations. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
63	BBVA USA branch at: 5700 Broadway St. San Antonio, TX 78209 (Bexar County)	BBVA USA branch at: 990 E Basse Rd. San Antonio, TX 78209 (Bexar County)	1.20 mile	The closing BBVA USA branch, located at 5700 Broadway St., San Antonio, TX, is a small branch and has a drive-thru with 2 lanes. The receiving BBVA USA branch, located at 990 E Basse Rd., San Antonio, TX, is a four-minute driving distance (1.5 miles) from the closing branch. It has ample parking, ingress/egress, a drive-thru with 4 lanes, and a drive-up ATM. It sits across from a grocery-anchored center with other small retail stores and restaurants. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
64	BBVA USA branch at: 40 Northeast Loop 410 San Antonio, TX 78216 (Bexar County)	BBVA USA branch at: 1100 Northeast Loop 410 San Antonio, TX 78209 (Bexar County)	2.24 mile	The closing BBVA USA branch, located at 40 Northeast Loop 410, San Antonio, TX, is on the ground floor of a large building that houses Strayer University. The closing branch does not offer drive-thru service. The receiving BBVA USA branch, located at 1100 Northeast Loop 410, San Antonio, TX, is a three-minute driving distance (2.26 miles) east of the closing branch. It is in a large BBVA USA corporate building. It has ample parking, ingress/egress, 4 drive-thru lanes, and a drive-up ATM. In addition to the receiving branch, another branch, located at 6610 Blanco Rd., San Antonio, TX, is a seven-minute driving distance (1.6 miles) to the west of the closing branch and also offers a drive-thru with 3 lanes and 1 drive-up ATM. Based on an analysis of customer patterns and other data, there will be ample capacity between the receiving and the second BBVA USA branch to handle the additional traffic from the closing branch.
65	BBVA USA branch at: 14620 Huebner Rd. San Antonio, TX 78230 (Bexar County)	BBVA USA branch at: 5231 De Zavala Rd. San Antonio, TX 78249 (Bexar County)	2.65 mile	The closing BBVA USA branch, located at 14620 Huebner Rd., San Antonio, TX, has a drive-thru with 4 lanes and a drive-up ATM. The branch sits in a shopping center with a dollar store, a gym, and other small retail. A pharmacy is close to that shopping center. The majority of the surrounding area is residential. The receiving BBVA USA branch, located at 5231 De Zavala Rd., San Antonio, TX, is less than an eight-minute driving distance (3.5 miles) from the closing branch. It also has ample parking, ingress/egress, and a drive-thru with 4 lanes and a drive-up ATM. It sits in a large retail area with a grocery store and national retailers. Additional national retail, smaller stores, and restaurants are in the immediate surrounding area. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
66	BBVA USA branch at: 2121 Rayford Rd. Spring, TX 77386 (Montgomery County)	BBVA USA branch at: 25211 Grogans Mill Rd. The Woodlands, TX 77380 (Montgomery County)	2.93 mile	The closing BBVA USA branch, located at 2121 Rayford Rd., Spring, TX, has a drive-thru with 3 lanes and sits in front of a grocery store. The receiving BBVA USA branch, located at 25211 Grogans Mill Rd., The Woodlands, TX, is a seven-minute driving distance (3.1 miles) from the closing branch. It is a much larger facility than the closing branch with good visibility and has a drive-thru with 4 lanes. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
67	PNC Bank branch at: 2171 Texas Dr. Sugar Land, TX 77479 (Fort Bend County)	BBVA USA branch at: 2520 Hwy. 6 Sugar Land, TX 77478 (Fort Bend County)	0.34 mile	The closing PNC Bank branch, located at 2171 Texas Dr., Sugar Land, TX, is located in Sugar Land Town Square Mall which is home to shops, restaurants, and a hotel. The closing BBVA USA branch does not offer drive-thru service. The receiving branch, located at 2520 Hwy. 6, Sugar Land, TX, is a two-minute driving distance (0.45 miles) from the consolidating branch. It is located by the Town Center Shopping Mall, which includes many shops and restaurants in a strong retail node. It has a drive-thru with 6 lanes. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.

Number	Location of Closing Branch	Location of Branch Receiving the Deposits of the Closing Branch	Radial Distance Between the Branches (footnote 1)	Explanation
68	BBVA USA branch at: 14121 Southwest Fwy. Sugar Land, TX 77478 (Fort Bend County)	BBVA USA branch at: 2520 Hwy. 6 Sugar Land, TX 77478 (Fort Bend County)	1.56 mile	The closing BBVA USA branch, located at 14121 Southwest Fwy., Sugar Land, TX, has a drive-thru with 4 lanes. The branch shares a building with a dental office, and there is no strong retail presence in the immediate area. The receiving BBVA USA branch, located at 2520 Hwy. 6, Sugar Land, TX, is a seven-minute driving distance (2.23 miles) from the closing branch. It has a drive-thru with 6 lanes and is located by the Town Center Shopping Mall, which is home to many retail stores and restaurants in a strong retail node. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the traffic from the closing branch.
69	BBVA USA branch at: 1400 Santa Fe Dr. Weatherford, TX 76086 (Parker County)	BBVA USA branch at: 102 North Main Weatherford, TX 76086 (Parker County)	1.53 mile	The closing BBVA USA branch, located at 1400 Santa Fe Dr., Weatherford, TX, has a drive-thru with 5 lanes and a drive-up ATM. The immediate surrounding area consists of medical, county, and other non-retail locations. The receiving BBVA USA branch, located at 102 North Main, Weatherford, TX, is a four-minute driving distance (1.7 miles) from the closing branch. The surrounding area has a grocery store, Parker County Courthouse, other smaller retailers, and restaurants. The branch has ample parking, ingress/egress, a drive-thru with 5 lanes, and a drive-up ATM. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the traffic from the closing branch.
70	BBVA USA branch at: 500 S Missouri Ave. Weslaco, TX 78596 (Hidalgo County)	BBVA USA branch at: 2301 W Expressway 83 Weslaco, TX 78596 (Hidalgo County)	1.66 mile	The closing BBVA USA branch, located at 500 S Missouri Ave., Weslaco, TX, has a drive-thru with 10 lanes, easy access, and parking. The receiving BBVA USA branch, located at 2301 W Expressway 83, Weslaco, TX, is less than a seven-minute driving distance (2.12 miles) from the closing branch. It has a drive-thru with 8 lanes, a drive-up ATM, and easy access. It is located near small national retailers and restaurants and has ample parking. In addition to the receiving branch, another BBVA USA branch, located at 417 S International Blvd., Weslaco, TX, is less than an eight-minute driving distance (2.8 miles) east of the closing branch. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
71	BBVA USA branch at: 4702 S 14th St. Abilene, TX 79605 (Taylor County)	BBVA USA branch at: 1049 N 3rd St. Abilene, TX 79601 (Taylor County)	3.25 mile	The closing BBVA limited service branch located at 4702 S 14th St., Abilene, TX, provides 2 drive-thru lanes and 1 drive-up ATM and there is no open lobby. The receiving BBVA branch is located at 1049 N 3rd St., Abilene, TX, and is less than a ten-minute driving distance (4.31 miles) from the closing branch. The branch has easy access and parking. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing motor bank.

(1) Drive time and drive distance are calculated using ESRI software. The traffic volume assumes Tuesday morning between 10:00 - 11:00 am. The radial distance is calculated using MapInfo.

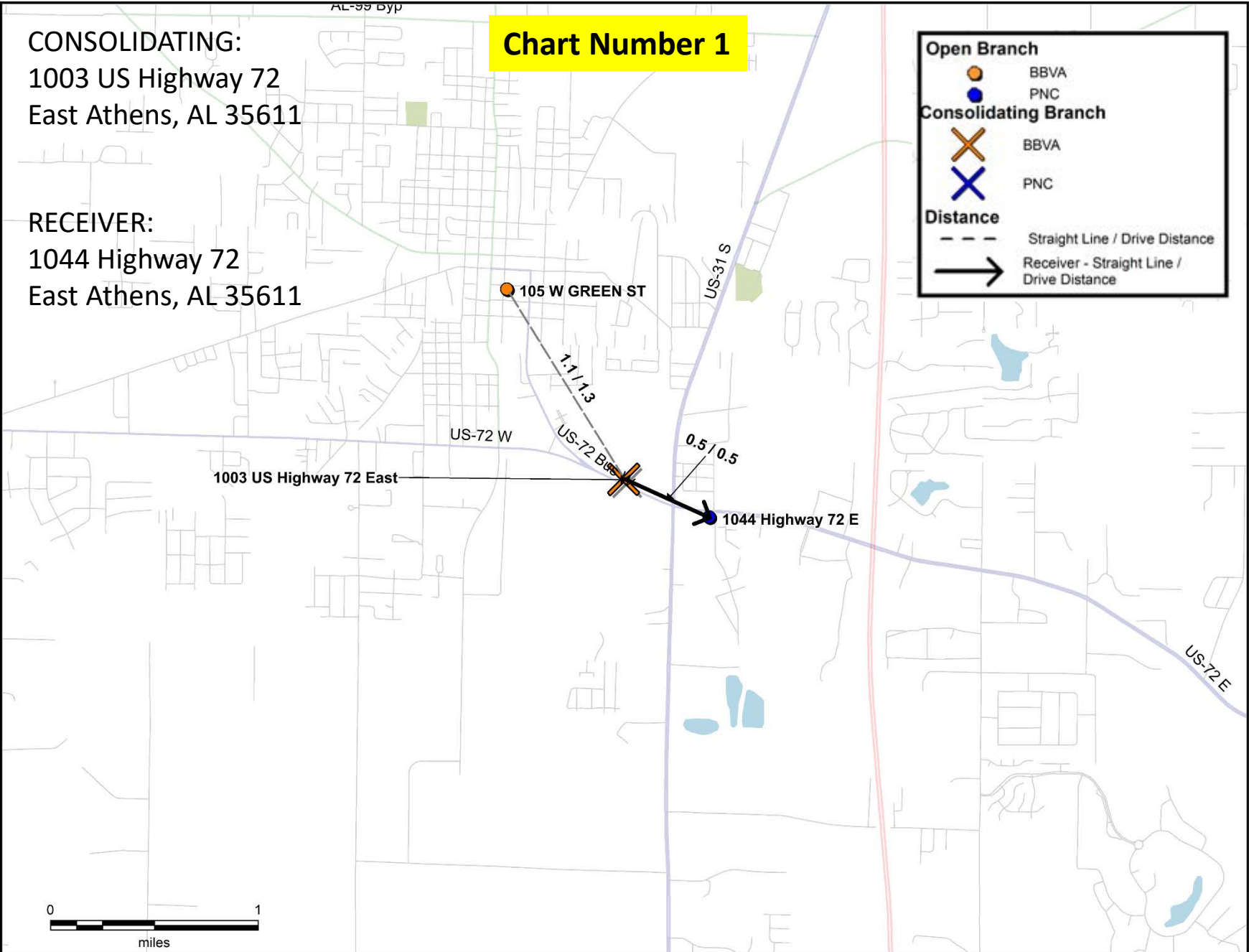
(2) End caps are locations that sit on the far ends of a shopping center or strip center, which tend to be more desirable real estate.

# Chart Number 1

CONSOLIDATING:  
1003 US Highway 72  
East Athens, AL 35611

RECEIVER:  
1044 Highway 72  
East Athens, AL 35611

<b>Open Branch</b>	● BBVA
	● PNC
<b>Consolidating Branch</b>	✕ BBVA
	✕ PNC
<b>Distance</b>	--- Straight Line / Drive Distance
	➔ Receiver - Straight Line / Drive Distance

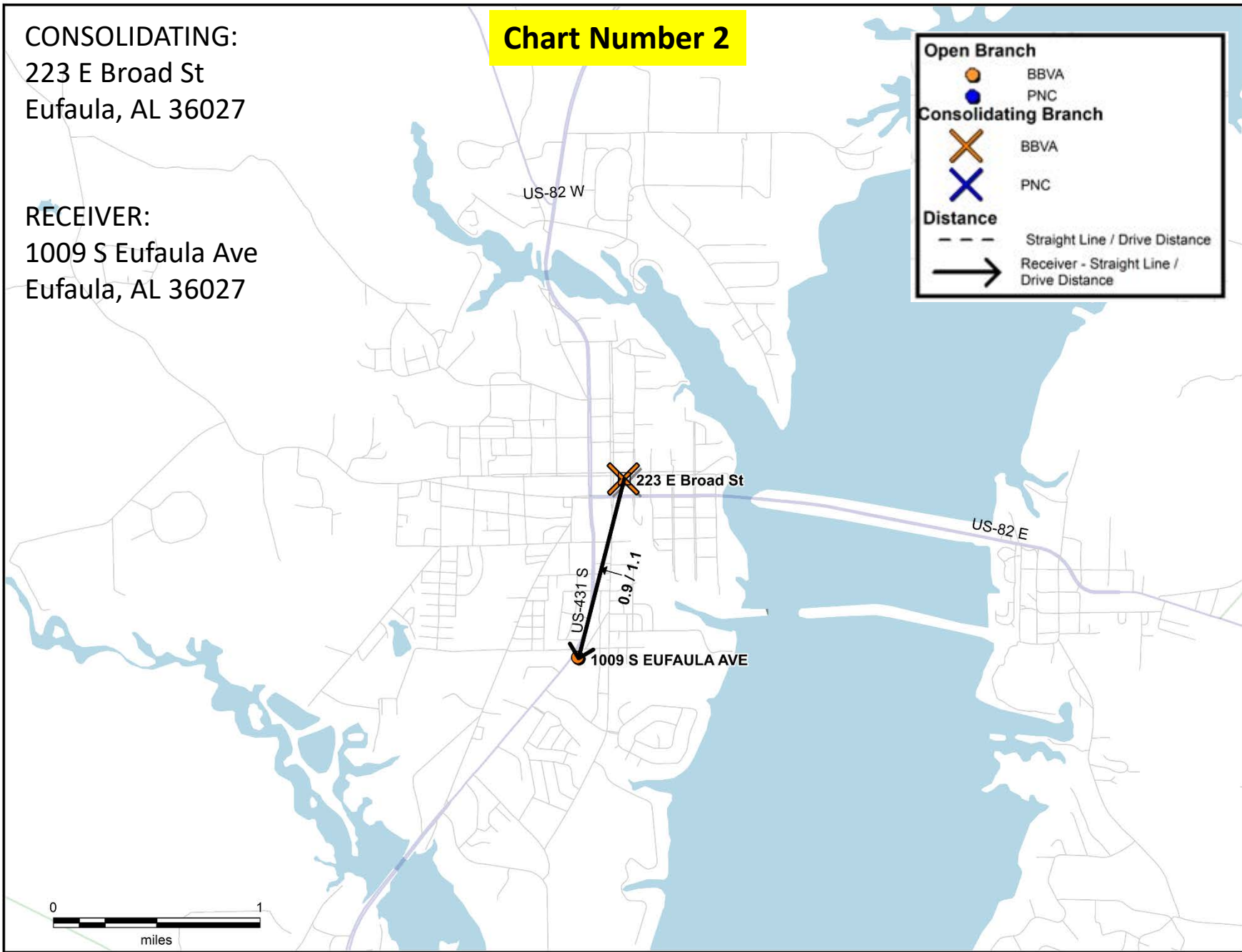


# Chart Number 2

**CONSOLIDATING:**  
223 E Broad St  
Eufaula, AL 36027

**RECEIVER:**  
1009 S Eufaula Ave  
Eufaula, AL 36027







<b>Open Branch</b>	● BBVA
	● PNC
<b>Consolidating Branch</b>	✕ BBVA
	✕ PNC
<b>Distance</b>	--- Straight Line / Drive Distance
	→ Receiver - Straight Line / Drive Distance

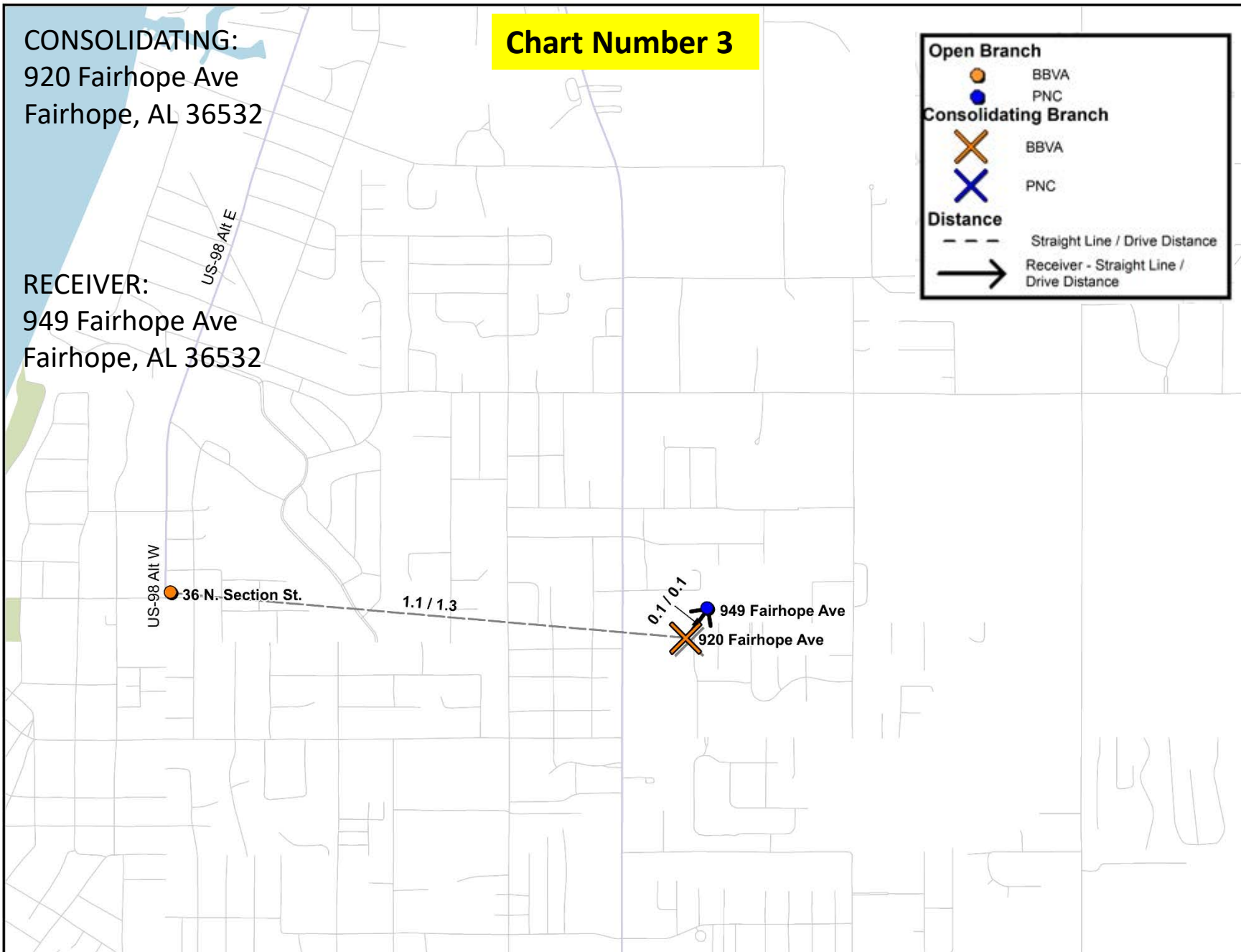


CONSOLIDATING:  
920 Fairhope Ave  
Fairhope, AL 36532

### Chart Number 3

RECEIVER:  
949 Fairhope Ave  
Fairhope, AL 36532

<b>Open Branch</b>	
	BBVA
	PNC
<b>Consolidating Branch</b>	
	BBVA
	PNC
<b>Distance</b>	
	Straight Line / Drive Distance
	Receiver - Straight Line / Drive Distance



# Chart Number 4

**CONSOLIDATING:**  
2311 Gault Ave N  
Fort Payne, AL 35967

**RECEIVER:**  
200 Gault Ave N  
Fort Payne, AL 35967

**Open Branch**

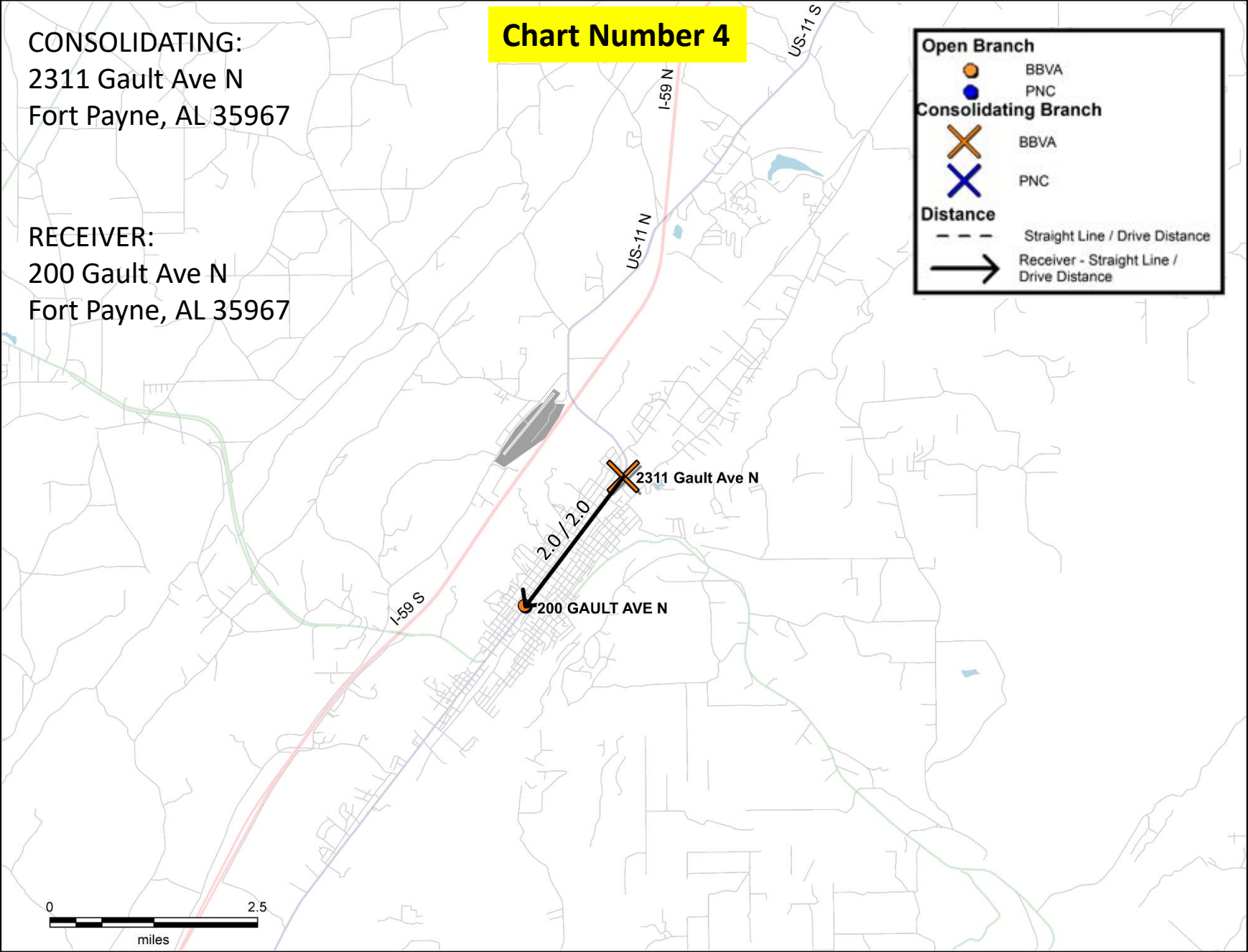
- BBVA (Orange circle)
- PNC (Blue circle)

**Consolidating Branch**

- BBVA (Orange X)
- PNC (Blue X)

**Distance**

- Straight Line / Drive Distance
- Receiver - Straight Line / Drive Distance

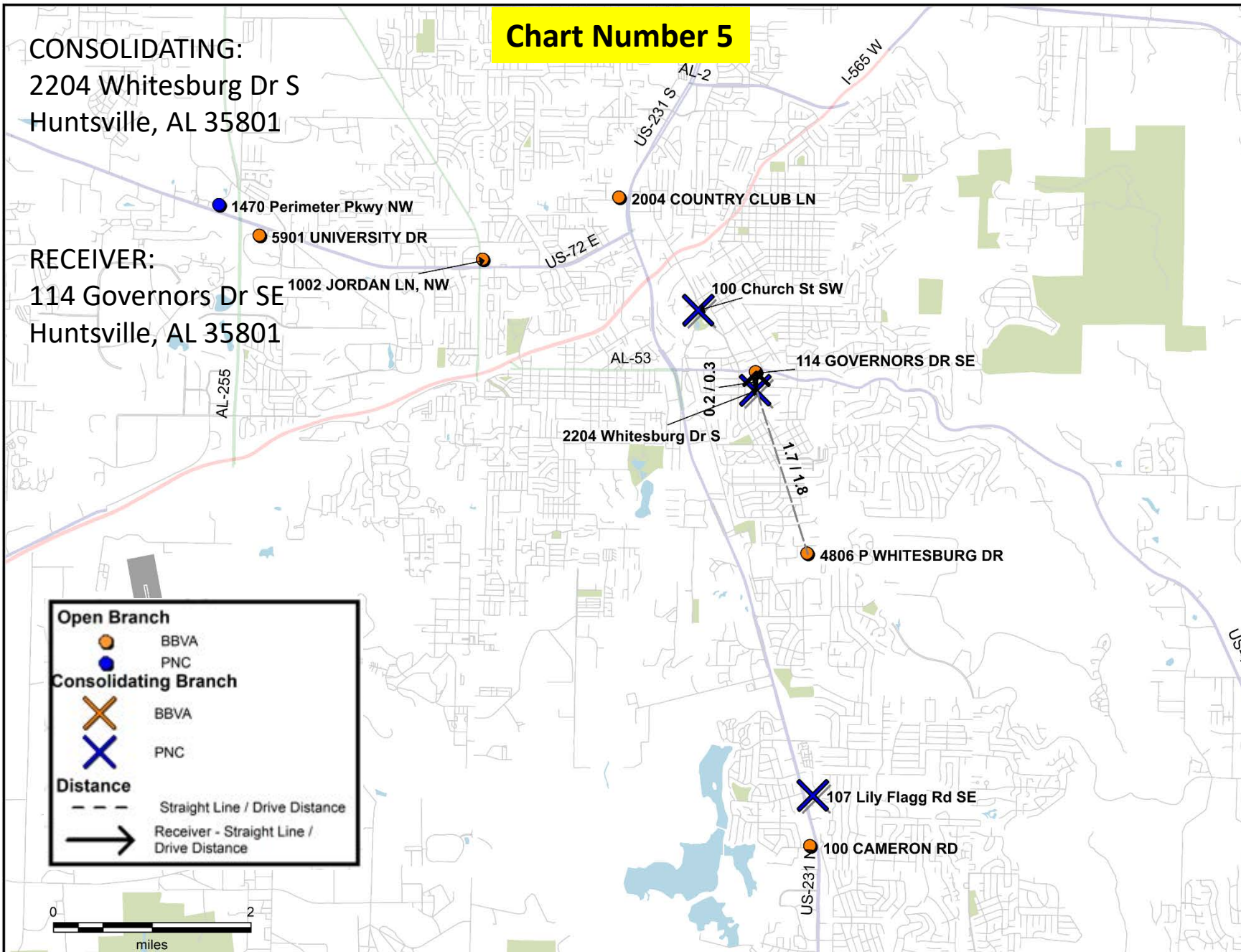




# Chart Number 5

**CONSOLIDATING:**  
2204 Whitesburg Dr S  
Huntsville, AL 35801

**RECEIVER:**  
114 Governors Dr SE  
Huntsville, AL 35801



Open Branch	
	BBVA
	PNC
Consolidating Branch	
	BBVA
	PNC
Distance	
	Straight Line / Drive Distance
	Receiver - Straight Line / Drive Distance



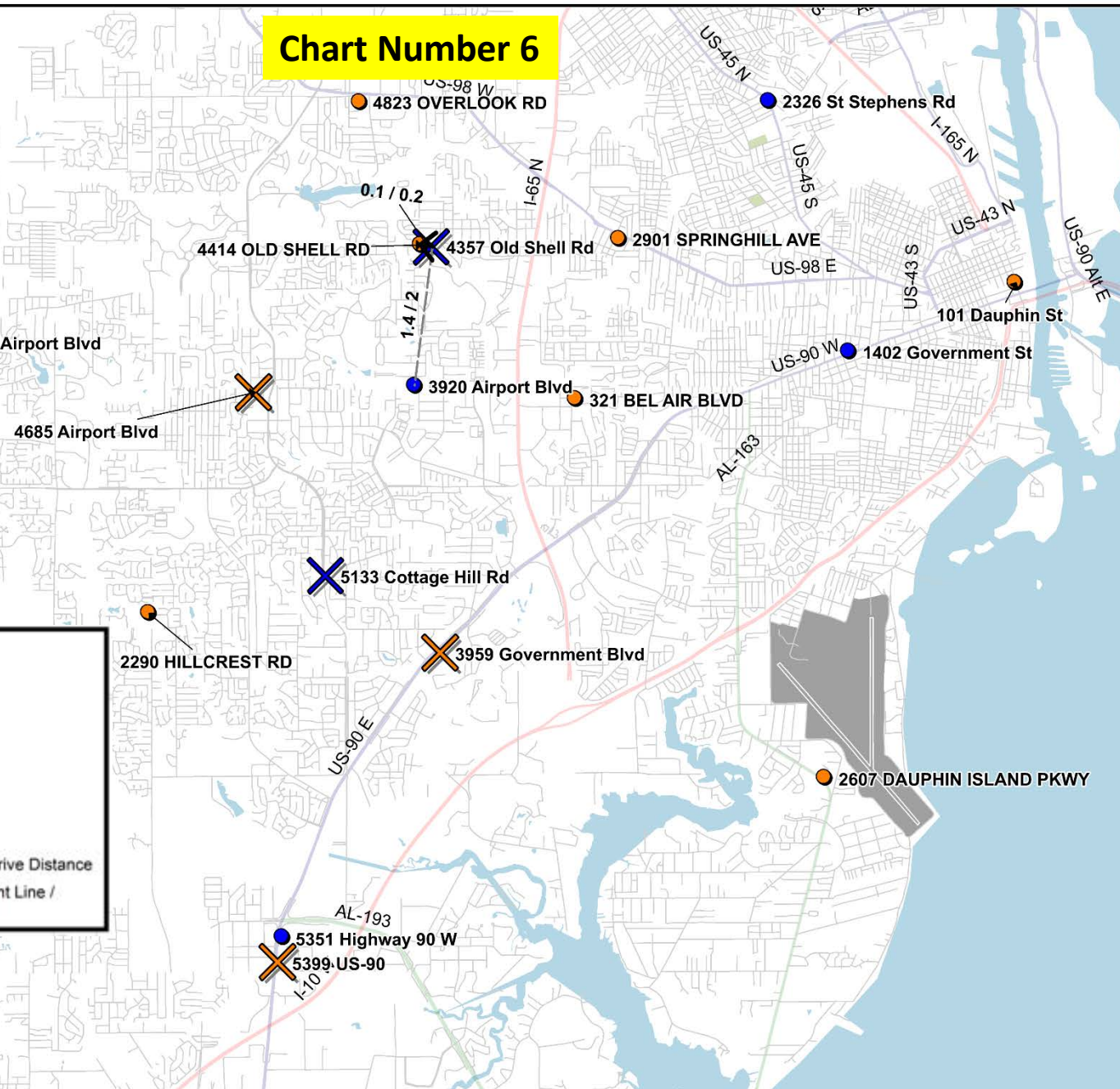


**CONSOLIDATING:**  
4357 Old Shell Rd  
Mobile, AL 36608

# Chart Number 6

**RECEIVER:**  
4414 Old Shell Rd  
Mobile, AL 36608

Open Branch	
	BBVA
	PNC
Consolidating Branch	
	BBVA
	PNC
Distance	
	Straight Line / Drive Distance
	Receiver - Straight Line / Drive Distance



4823 OVERLOOK RD

2326 St Stephens Rd

4414 OLD SHELL RD

4357 Old Shell Rd

2901 SPRINGHILL AVE

101 Dauphin St

7860 Airport Blvd

1402 Government St

4685 Airport Blvd

3920 Airport Blvd

321 BEL AIR BLVD

5133 Cottage Hill Rd

2290 HILLCREST RD

3959 Government Blvd

2607 DAUPHIN ISLAND PKWY

5351 Highway 90 W

5399 US-90

**CONSOLIDATING:**  
2710 Taylor Rd  
Montgomery, AL 36117

**Chart Number 7**

**RECEIVER:**  
7870 Vaughn Rd  
Montgomery, AL 36116

**Open Branch**

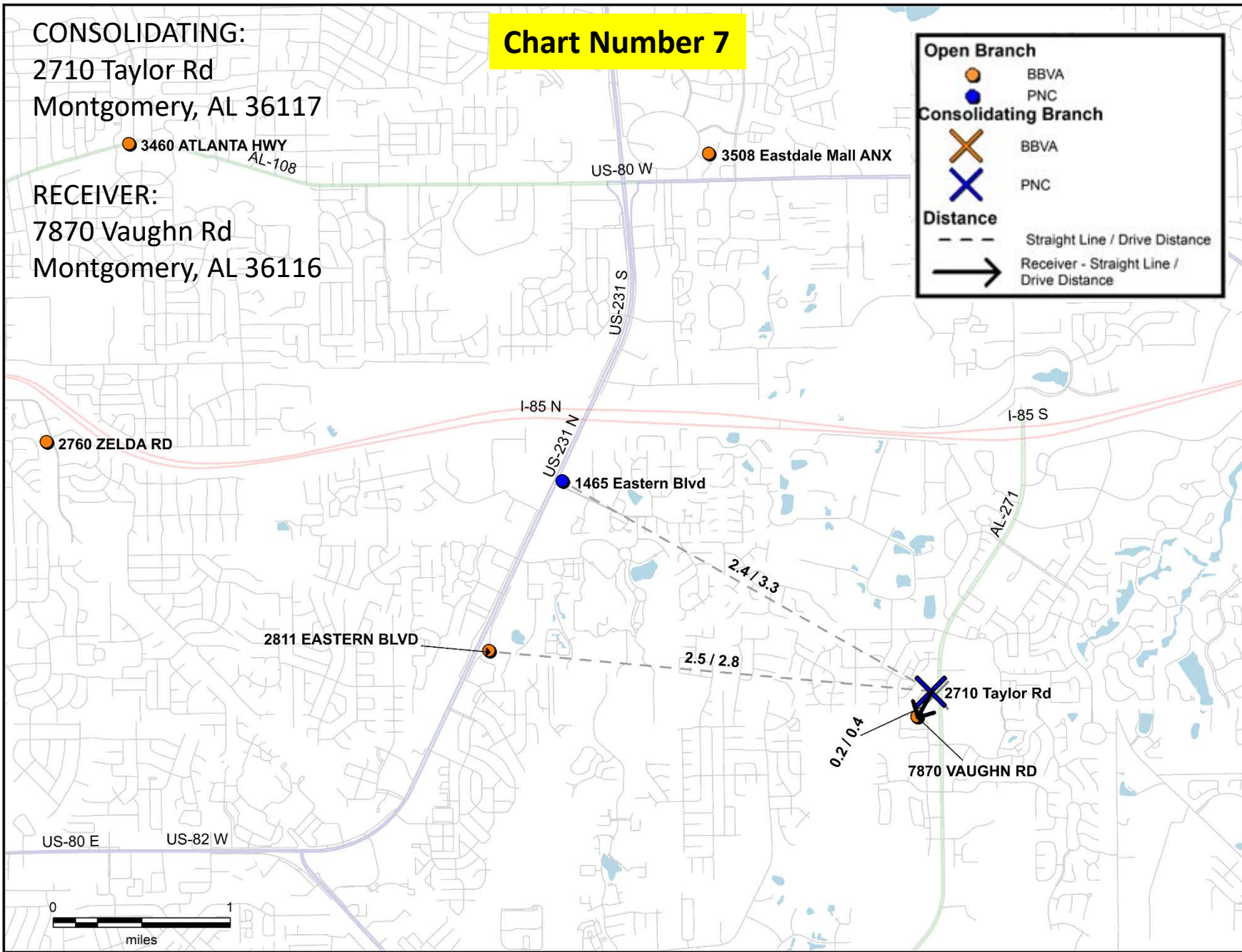
- BBVA
- PNC

**Consolidating Branch**

- ✕ BBVA
- ✕ PNC

**Distance**

- - - Straight Line / Drive Distance
- ➔ Receiver - Straight Line / Drive Distance

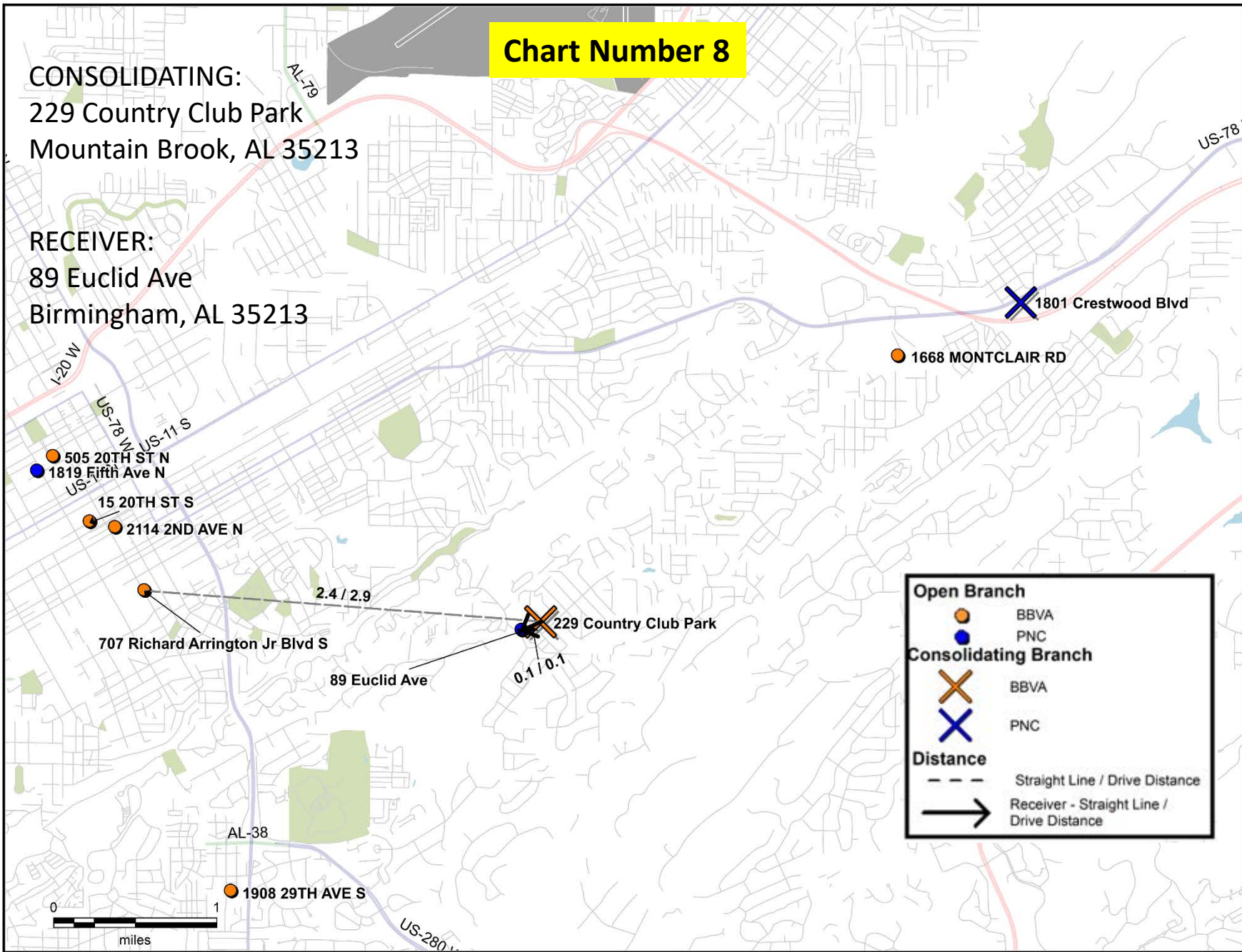




# Chart Number 8

**CONSOLIDATING:**  
229 Country Club Park  
Mountain Brook, AL 35213

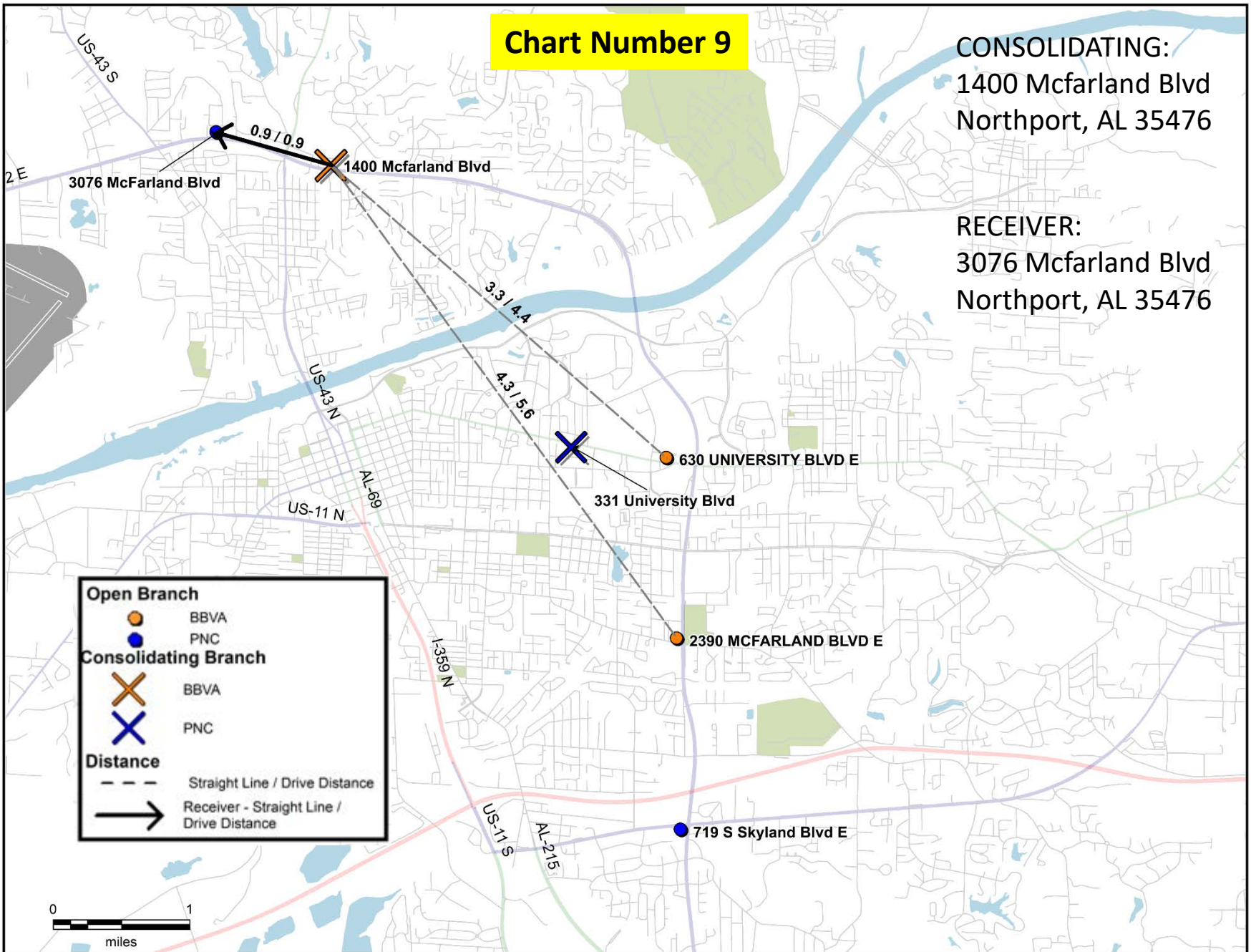
**RECEIVER:**  
89 Euclid Ave  
Birmingham, AL 35213



# Chart Number 9

**CONSOLIDATING:**  
1400 Mcfarland Blvd  
Northport, AL 35476

**RECEIVER:**  
3076 Mcfarland Blvd  
Northport, AL 35476





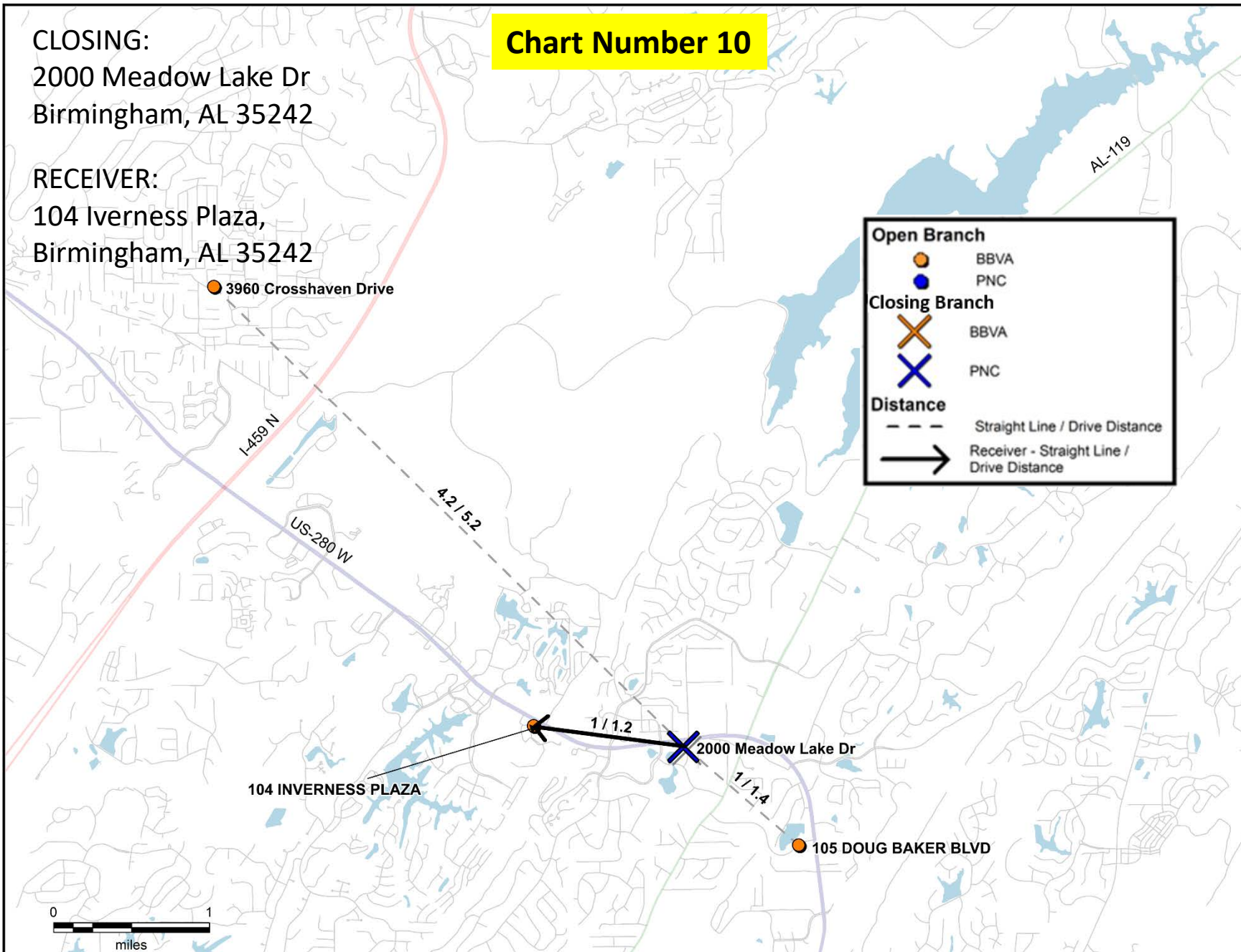
# Chart Number 10

**CLOSING:**  
2000 Meadow Lake Dr  
Birmingham, AL 35242

**RECEIVER:**  
104 Iverness Plaza,  
Birmingham, AL 35242

● 3960 Crosshaven Drive

Open Branch	
●	BBVA
●	PNC
Closing Branch	
✕	BBVA
✕	PNC
Distance	
- - -	Straight Line / Drive Distance
➔	Receiver - Straight Line / Drive Distance



104 INVERNESS PLAZA

1/1.2

2000 Meadow Lake Dr

1/1.4

● 105 DOUG BAKER BLVD

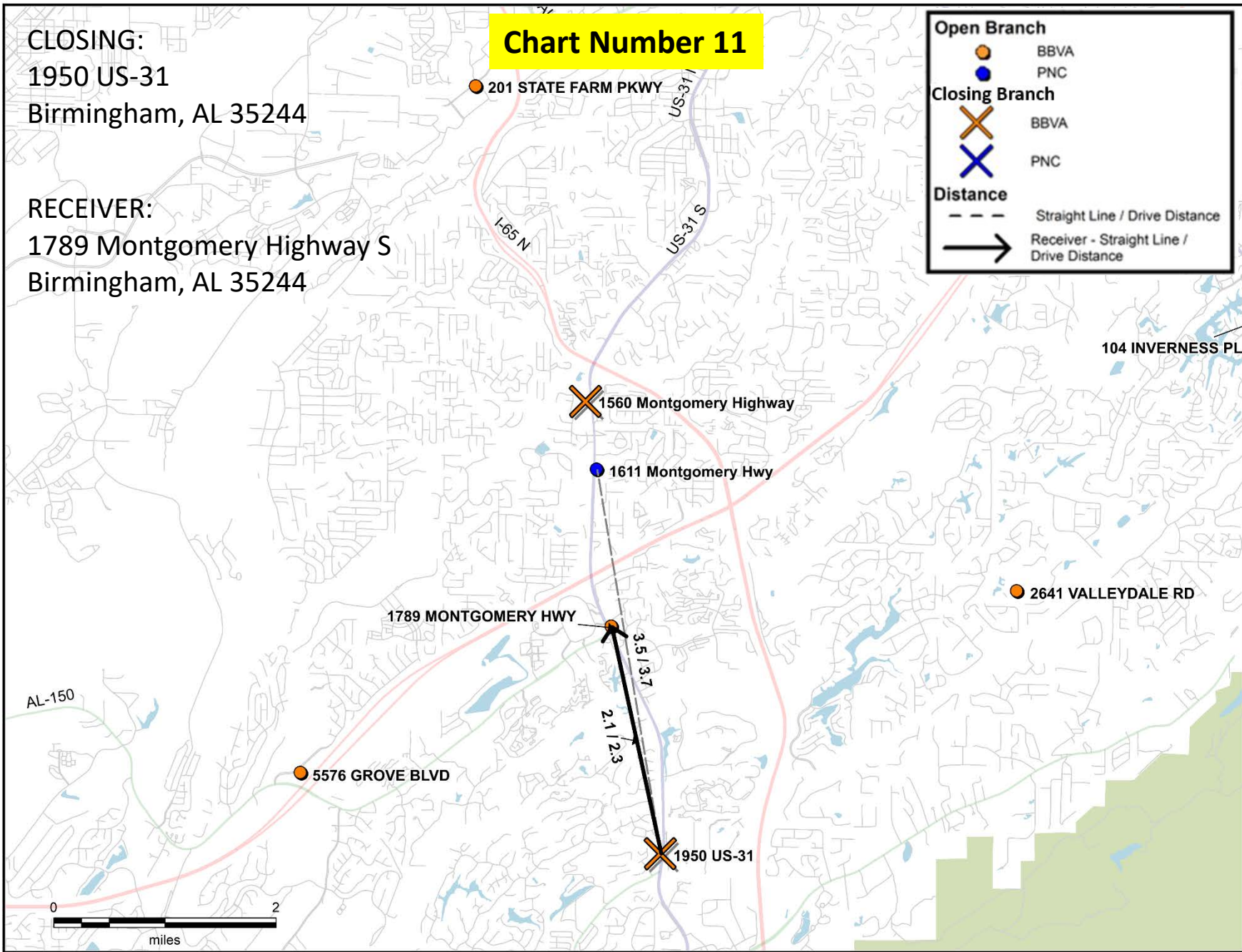


**CLOSING:**  
1950 US-31  
Birmingham, AL 35244

**RECEIVER:**  
1789 Montgomery Highway S  
Birmingham, AL 35244

# Chart Number 11

<b>Open Branch</b>	●	BBVA
	●	PNC
<b>Closing Branch</b>	✕	BBVA
	✕	PNC
<b>Distance</b>	---	Straight Line / Drive Distance
	→	Receiver - Straight Line / Drive Distance



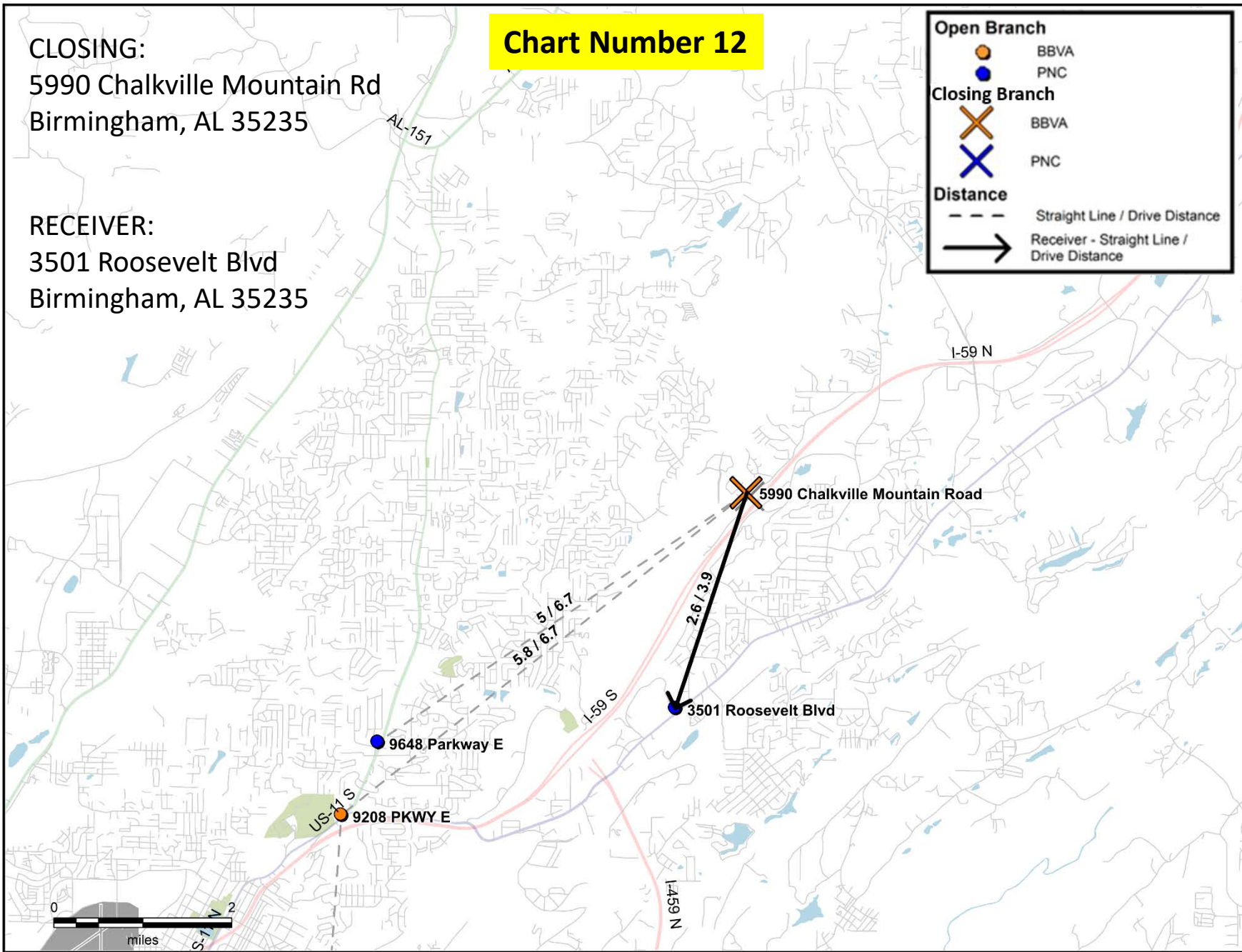


# Chart Number 12

**CLOSING:**  
5990 Chalkville Mountain Rd  
Birmingham, AL 35235

**RECEIVER:**  
3501 Roosevelt Blvd  
Birmingham, AL 35235

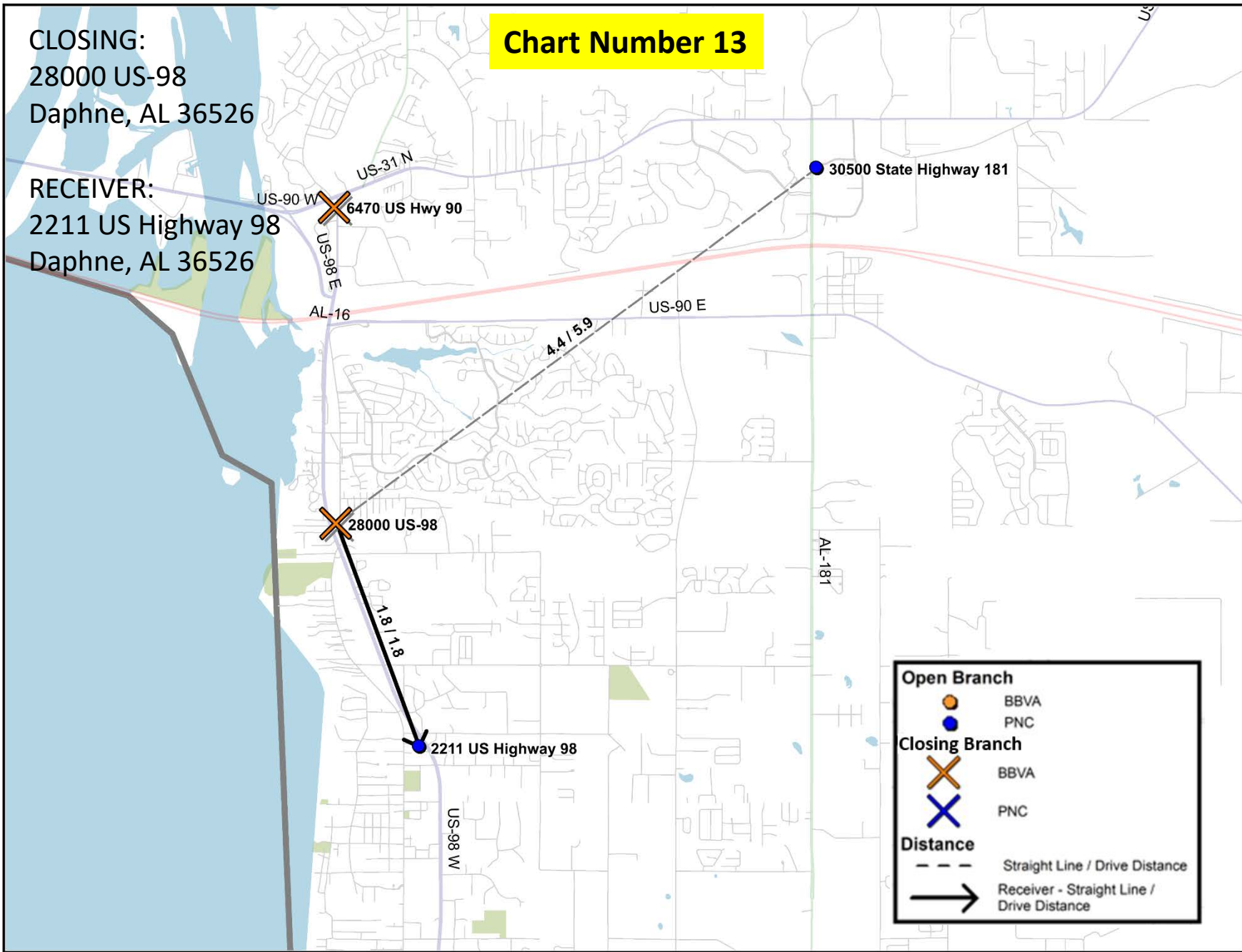
<b>Open Branch</b>	● BBVA
	● PNC
<b>Closing Branch</b>	✕ BBVA
	✕ PNC
<b>Distance</b>	- - - Straight Line / Drive Distance
	→ Receiver - Straight Line / Drive Distance



# Chart Number 13

**CLOSING:**  
28000 US-98  
Daphne, AL 36526

**RECEIVER:**  
2211 US Highway 98  
Daphne, AL 36526



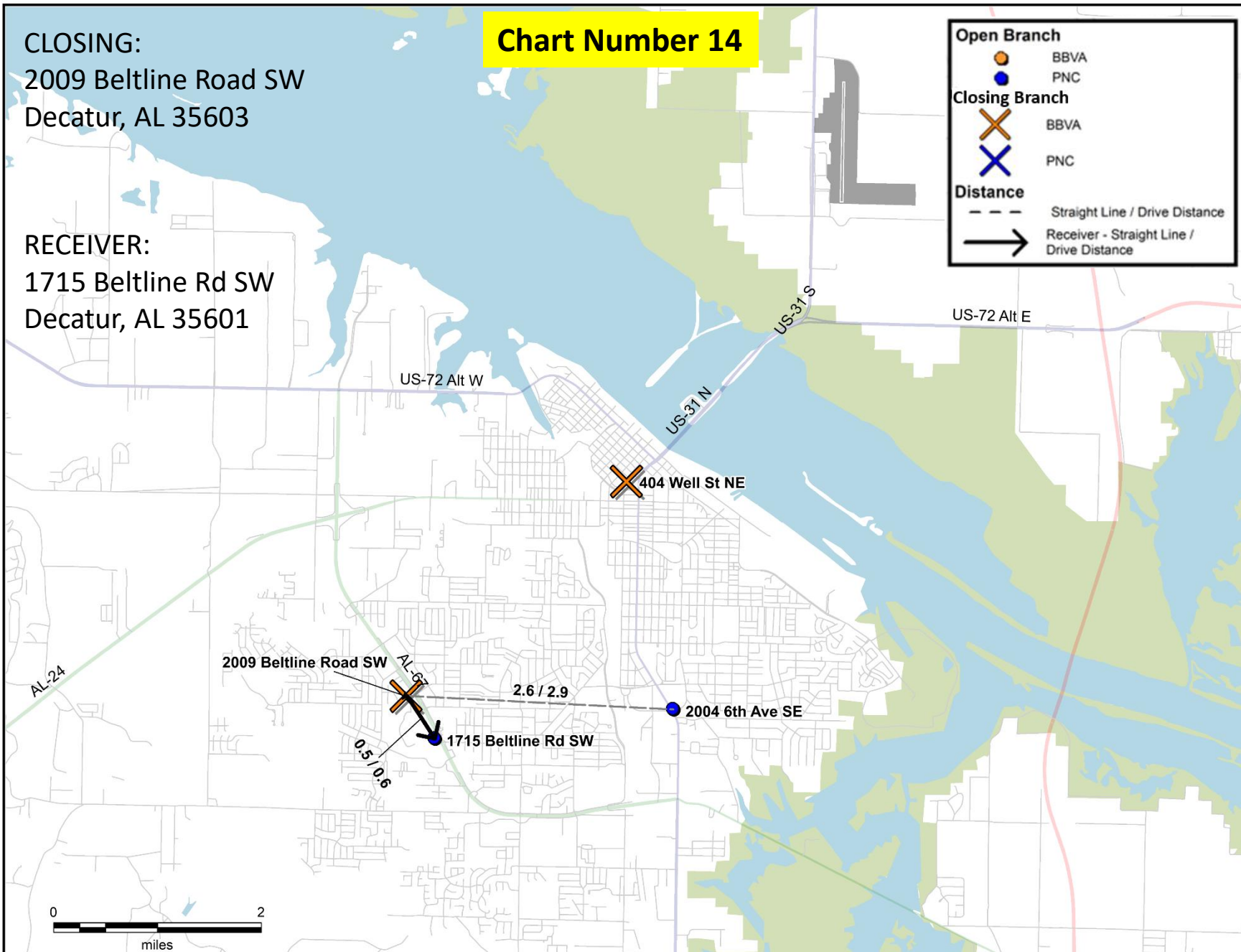


**CLOSING:**  
2009 Beltline Road SW  
Decatur, AL 35603

**RECEIVER:**  
1715 Beltline Rd SW  
Decatur, AL 35601

# Chart Number 14

<b>Open Branch</b>	● BBVA
	● PNC
<b>Closing Branch</b>	✕ BBVA
	✕ PNC
<b>Distance</b>	--- Straight Line / Drive Distance
	➔ Receiver - Straight Line / Drive Distance

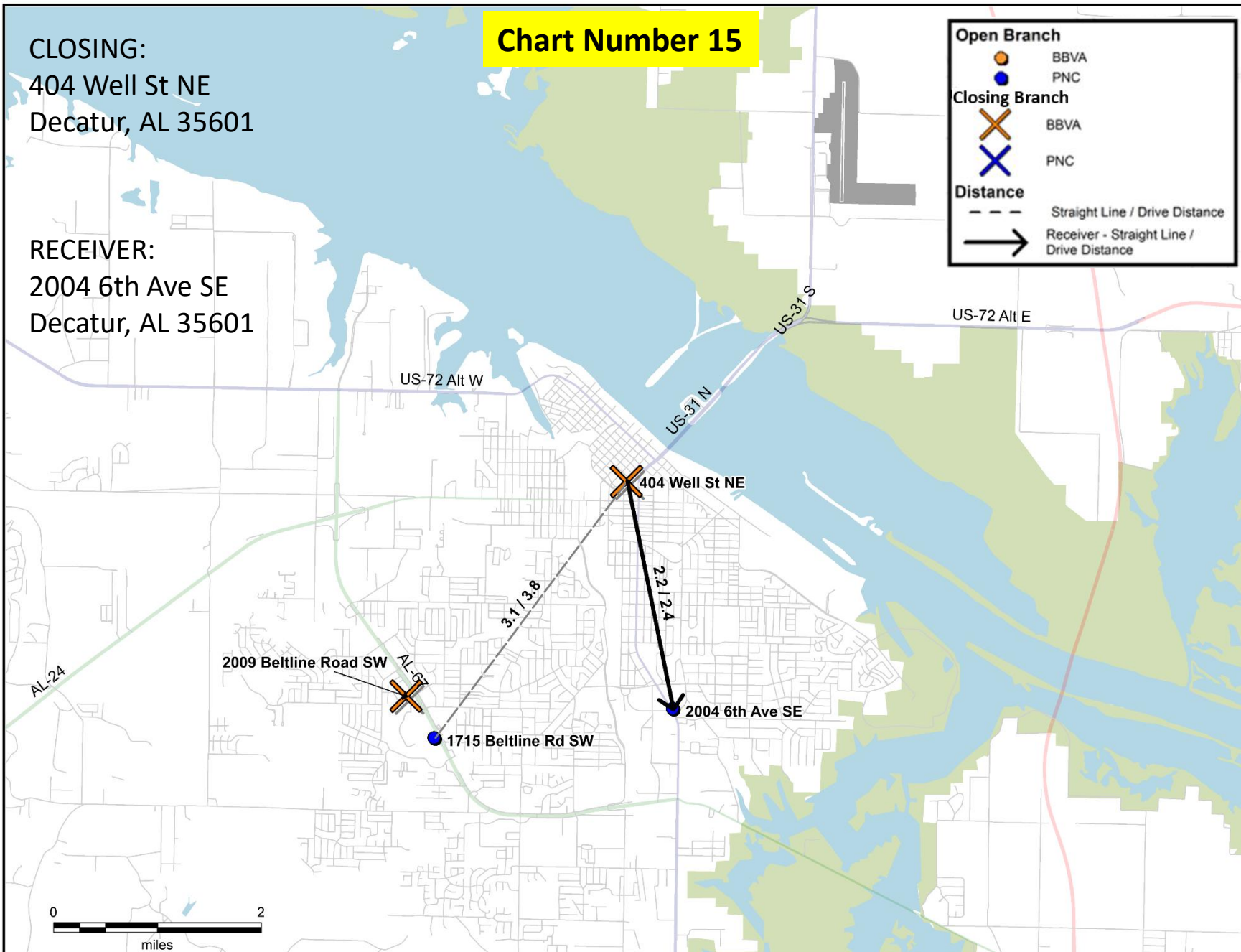


# Chart Number 15

**CLOSING:**  
404 Well St NE  
Decatur, AL 35601

**RECEIVER:**  
2004 6th Ave SE  
Decatur, AL 35601







<b>Open Branch</b>	● BBVA
	● PNC
<b>Closing Branch</b>	✕ BBVA
	✕ PNC
<b>Distance</b>	--- Straight Line / Drive Distance
	→ Receiver - Straight Line / Drive Distance



# Chart Number 16

**CLOSING:**  
1263 W Main St  
Dothan, AL 36301

**RECEIVER:**  
2872 W Main St  
Dothan, AL 36305

<b>Open Branch</b>	
	BBVA
	PNC
<b>Closing Branch</b>	
	BBVA
	PNC
<b>Distance</b>	
	Straight Line / Drive Distance
	Receiver - Straight Line / Drive Distance

2936 N MONTGOMERY HWY

1.9 / 2.4

2872 W MAIN ST

1.5 / 1.5

1263 W Main St

US-431 Bus S  
US-431 Bus N

US-84 Bus E

AL-52

US-231 Bus S  
US-231 N

US-431 S





# Chart Number 17

**CLOSING:**  
250 W Fort Morgan Rd  
Gulf Shores, AL 36542

**RECEIVER:**  
3830 Gulf Shores Pkwy  
Gulf Shores, AL 36542

**Open Branch**

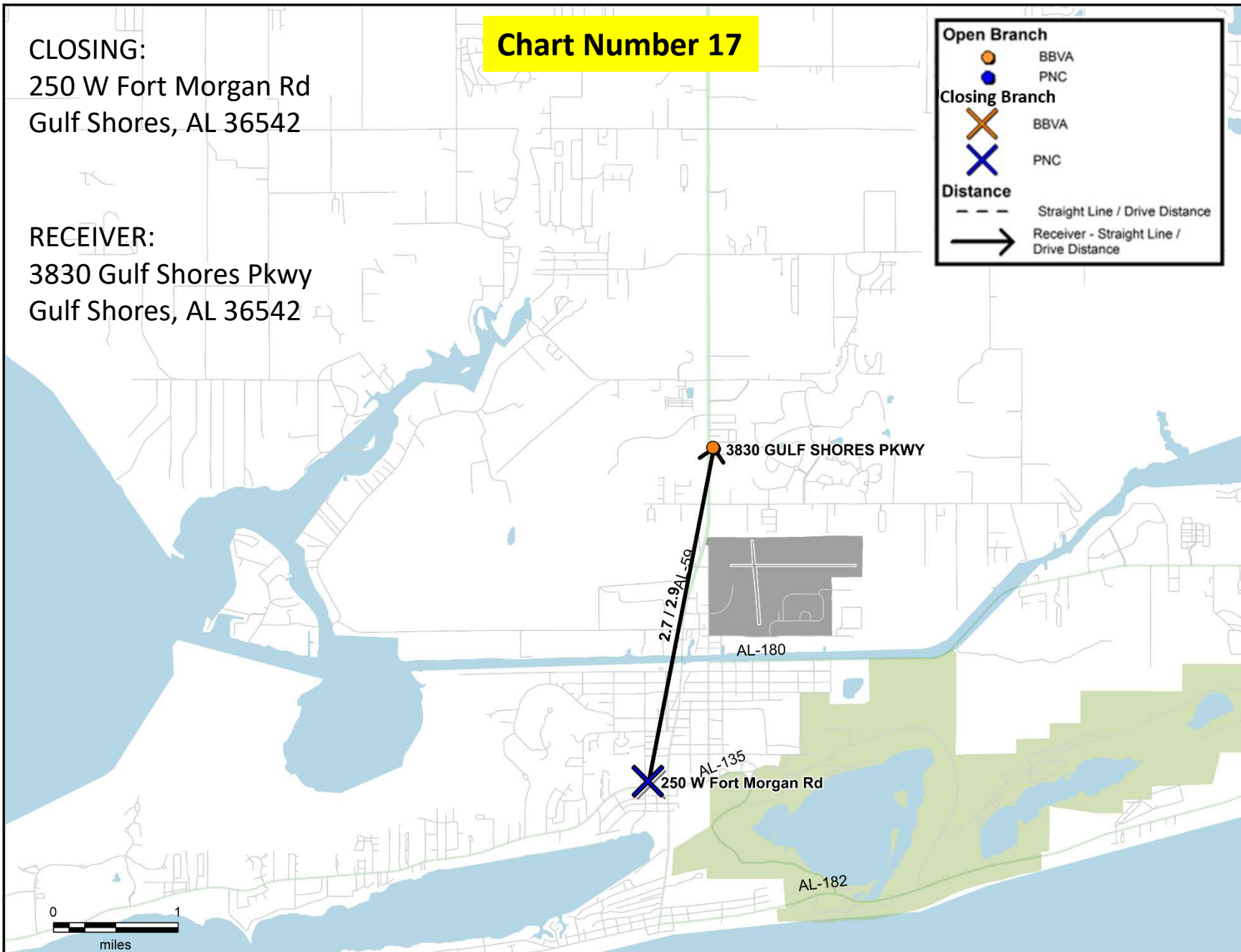
- BBVA
- PNC

**Closing Branch**

- BBVA
- PNC

**Distance**

- Straight Line / Drive Distance
- Receiver - Straight Line / Drive Distance

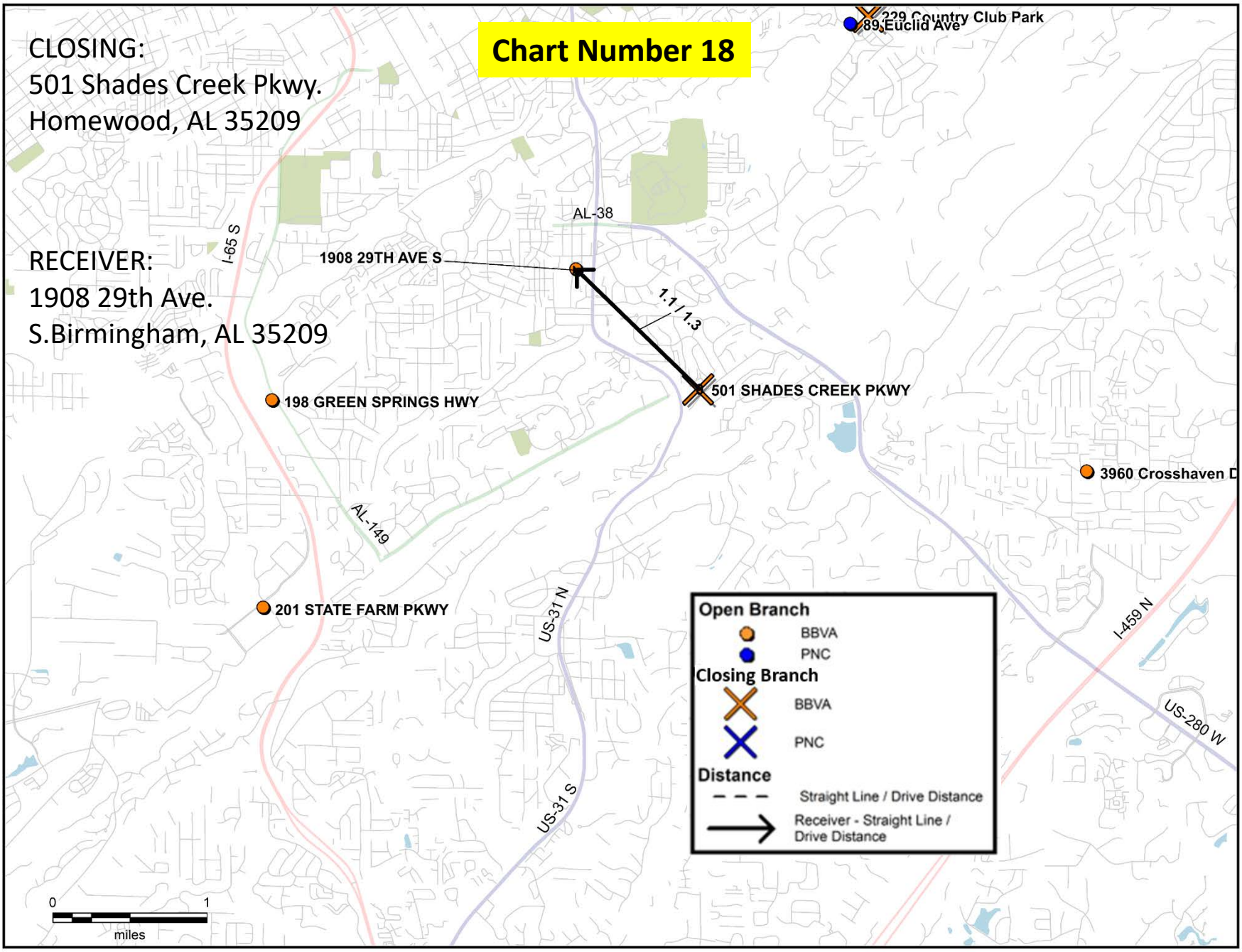


229 Country Club Park  
89, Euclid Ave

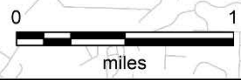
# Chart Number 18

**CLOSING:**  
501 Shades Creek Pkwy.  
Homewood, AL 35209

**RECEIVER:**  
1908 29th Ave.  
S. Birmingham, AL 35209



<b>Open Branch</b>	
	BBVA
	PNC
<b>Closing Branch</b>	
	BBVA
	PNC
<b>Distance</b>	
	Straight Line / Drive Distance
	Receiver - Straight Line / Drive Distance









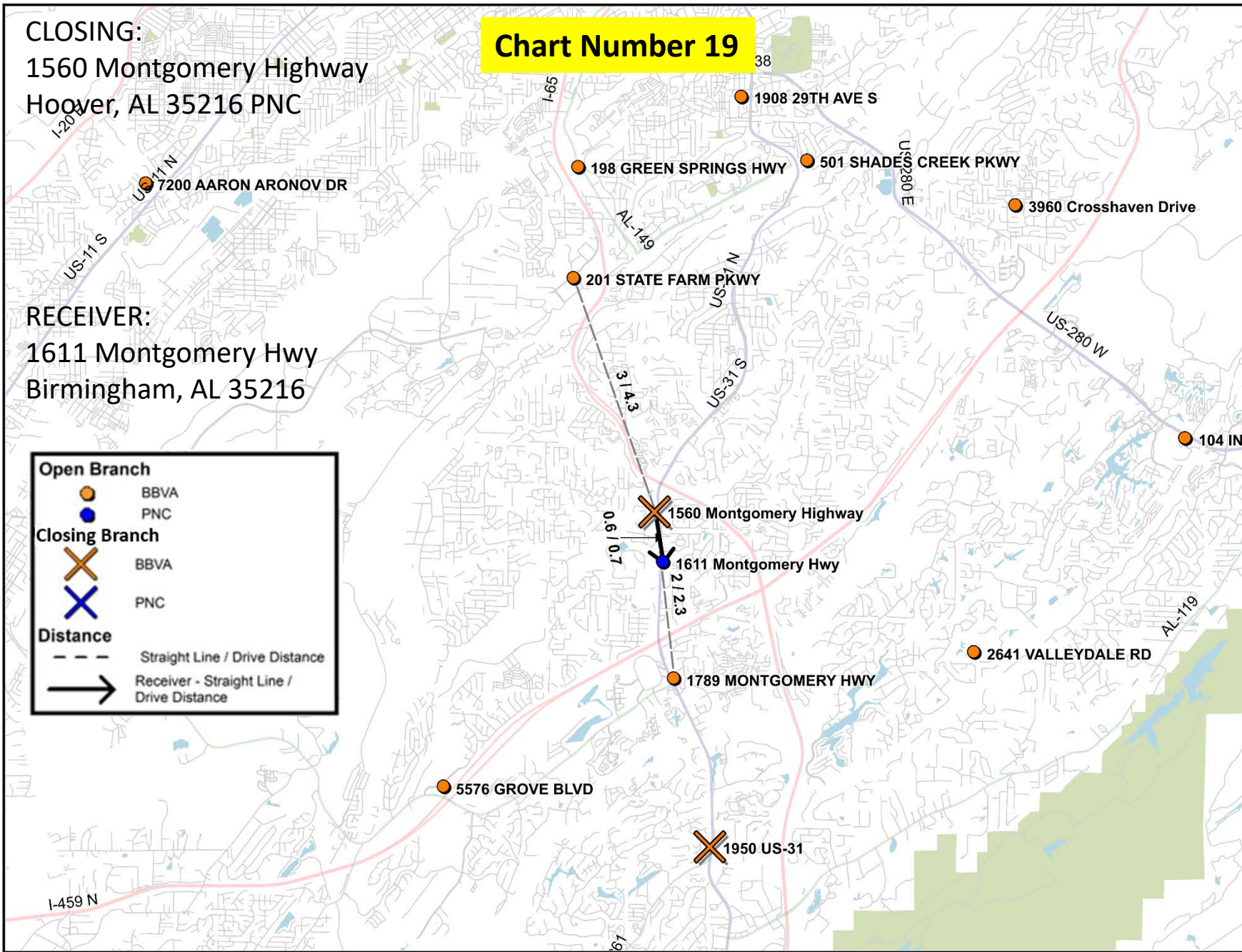


# Chart Number 19

**CLOSING:**  
1560 Montgomery Highway  
Hoover, AL 35216 PNC

**RECEIVER:**  
1611 Montgomery Hwy  
Birmingham, AL 35216

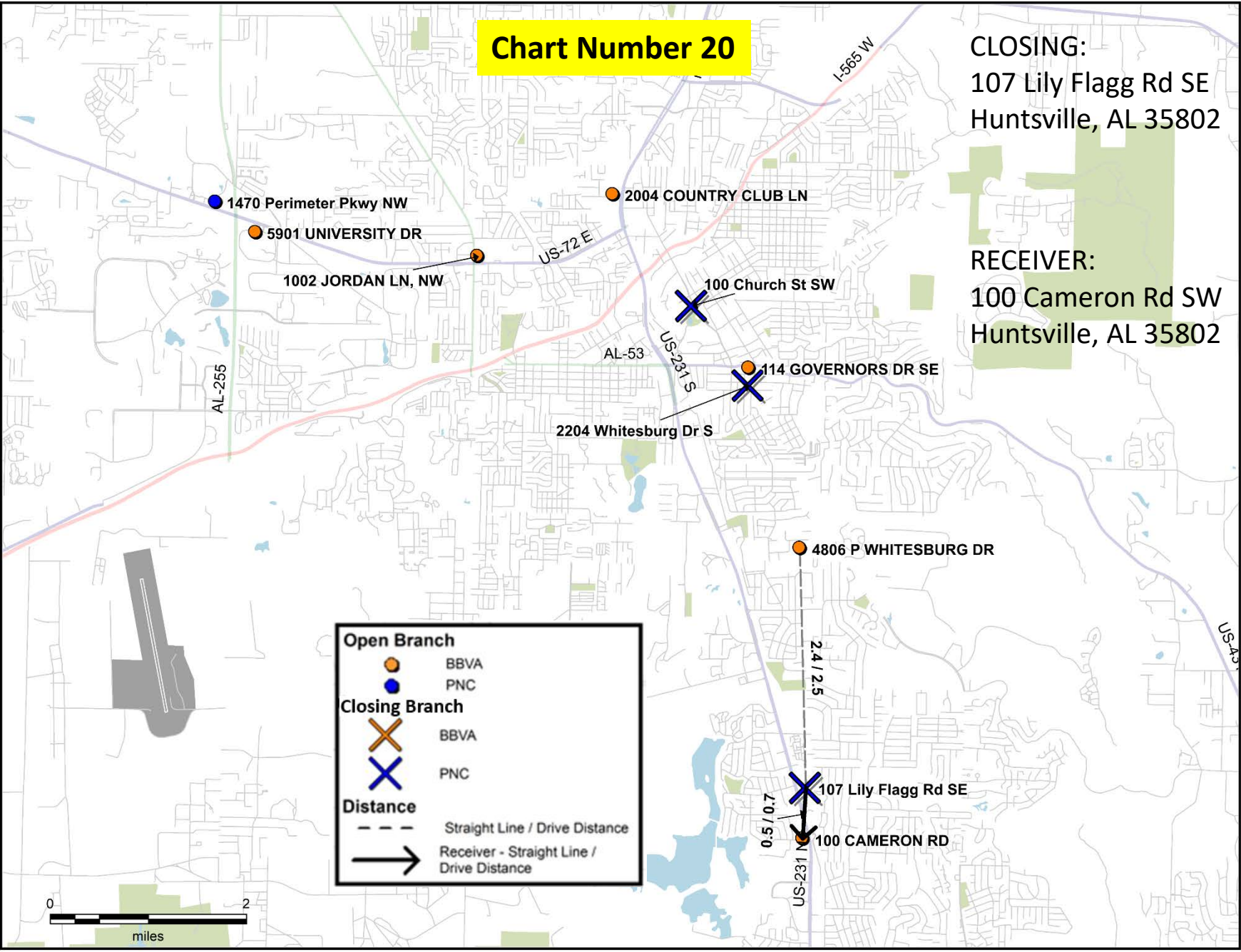
Open Branch	
	BBVA
	PNC
Closing Branch	
	BBVA
	PNC
Distance	
	Straight Line / Drive Distance
	Receiver - Straight Line / Drive Distance



# Chart Number 20

**CLOSING:**  
107 Lily Flagg Rd SE  
Huntsville, AL 35802

**RECEIVER:**  
100 Cameron Rd SW  
Huntsville, AL 35802

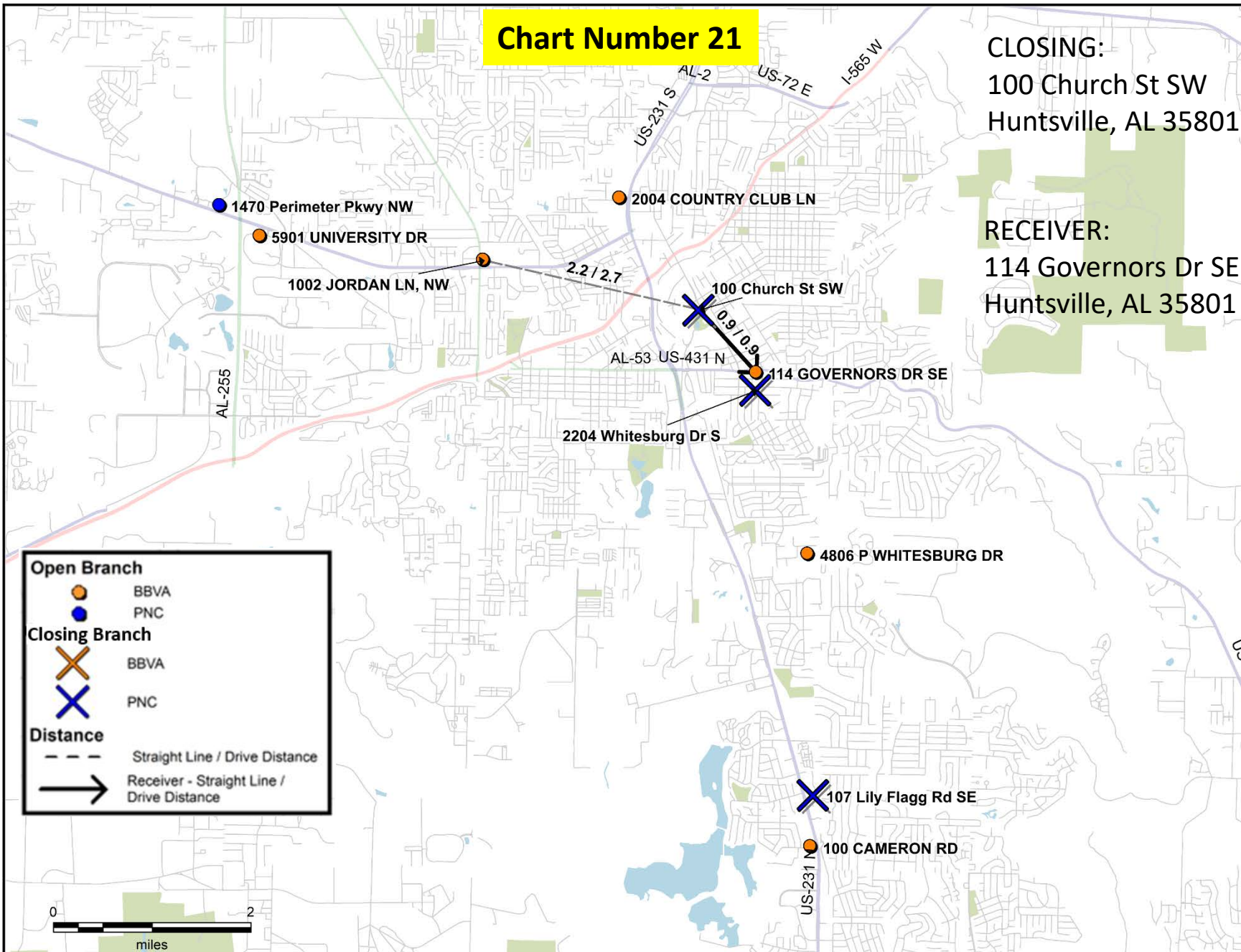




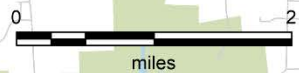
# Chart Number 21

**CLOSING:**  
100 Church St SW  
Huntsville, AL 35801

**RECEIVER:**  
114 Governors Dr SE  
Huntsville, AL 35801



<b>Open Branch</b>	● BBVA
	● PNC
<b>Closing Branch</b>	✕ BBVA
	✕ PNC
<b>Distance</b>	--- Straight Line / Drive Distance
	→ Receiver - Straight Line / Drive Distance





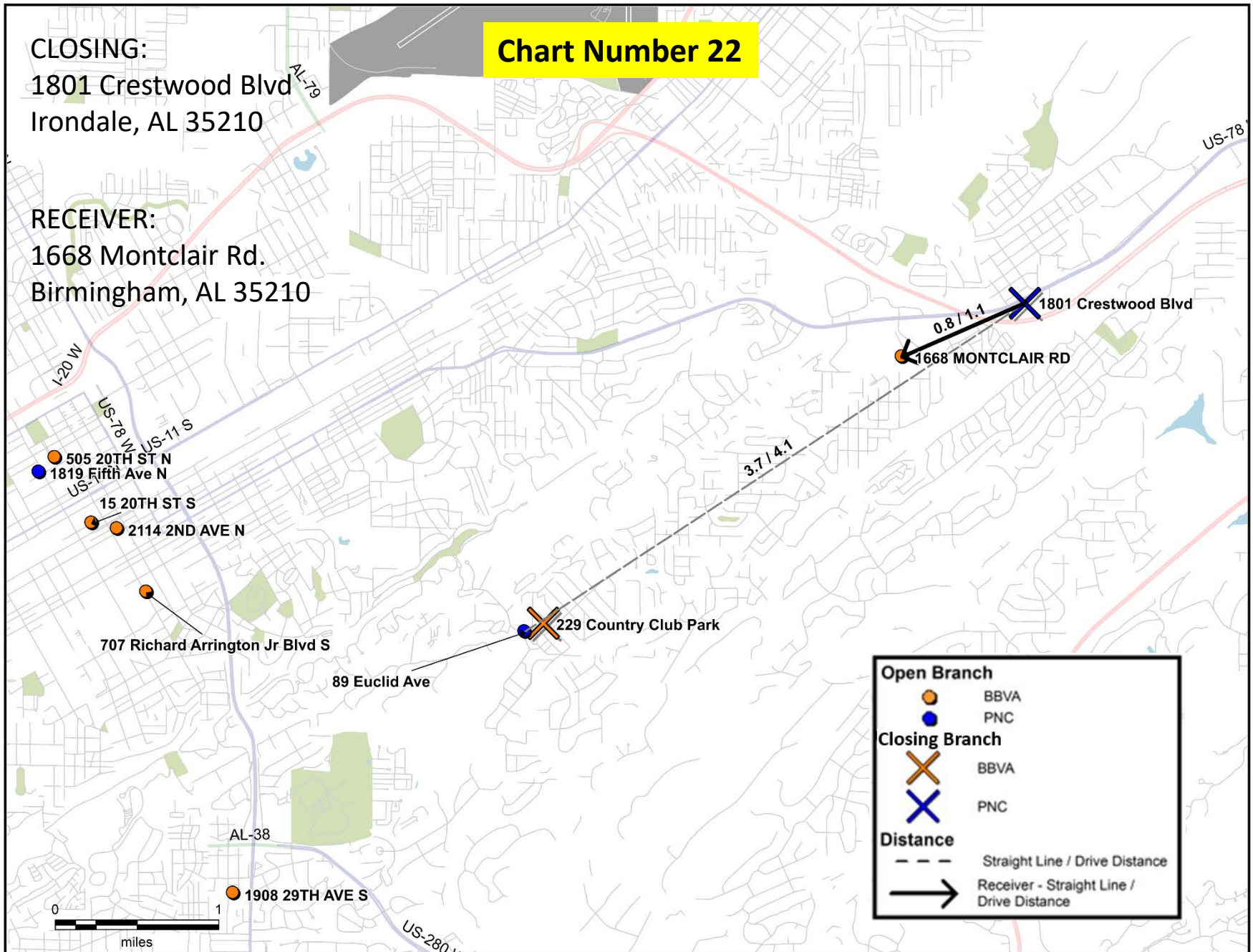
**CLOSING:**

1801 Crestwood Blvd  
Irondale, AL 35210

**Chart Number 22**

**RECEIVER:**

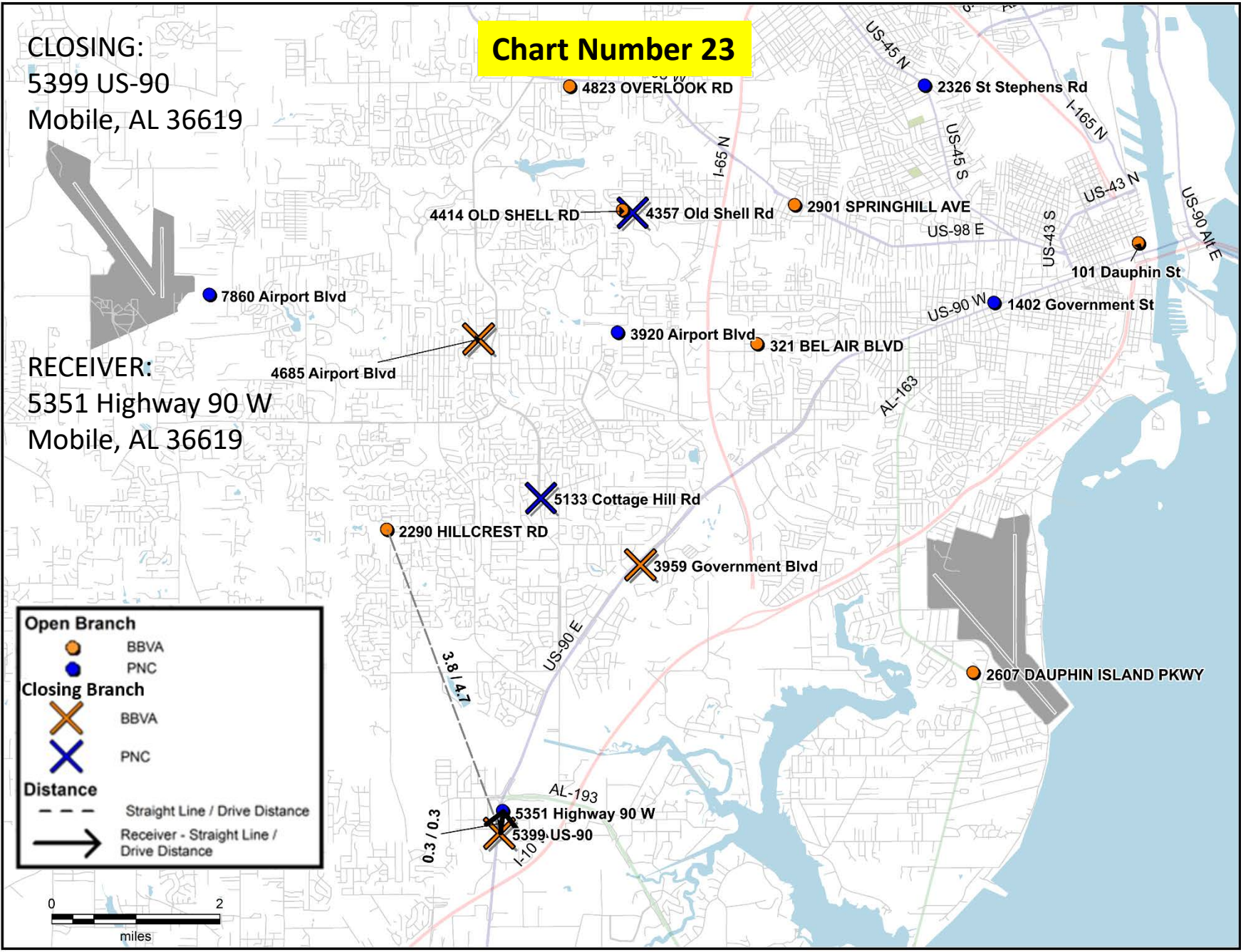
1668 Montclair Rd.  
Birmingham, AL 35210



# Chart Number 23

**CLOSING:**  
 5399 US-90  
 Mobile, AL 36619

**RECEIVER:**  
 5351 Highway 90 W  
 Mobile, AL 36619









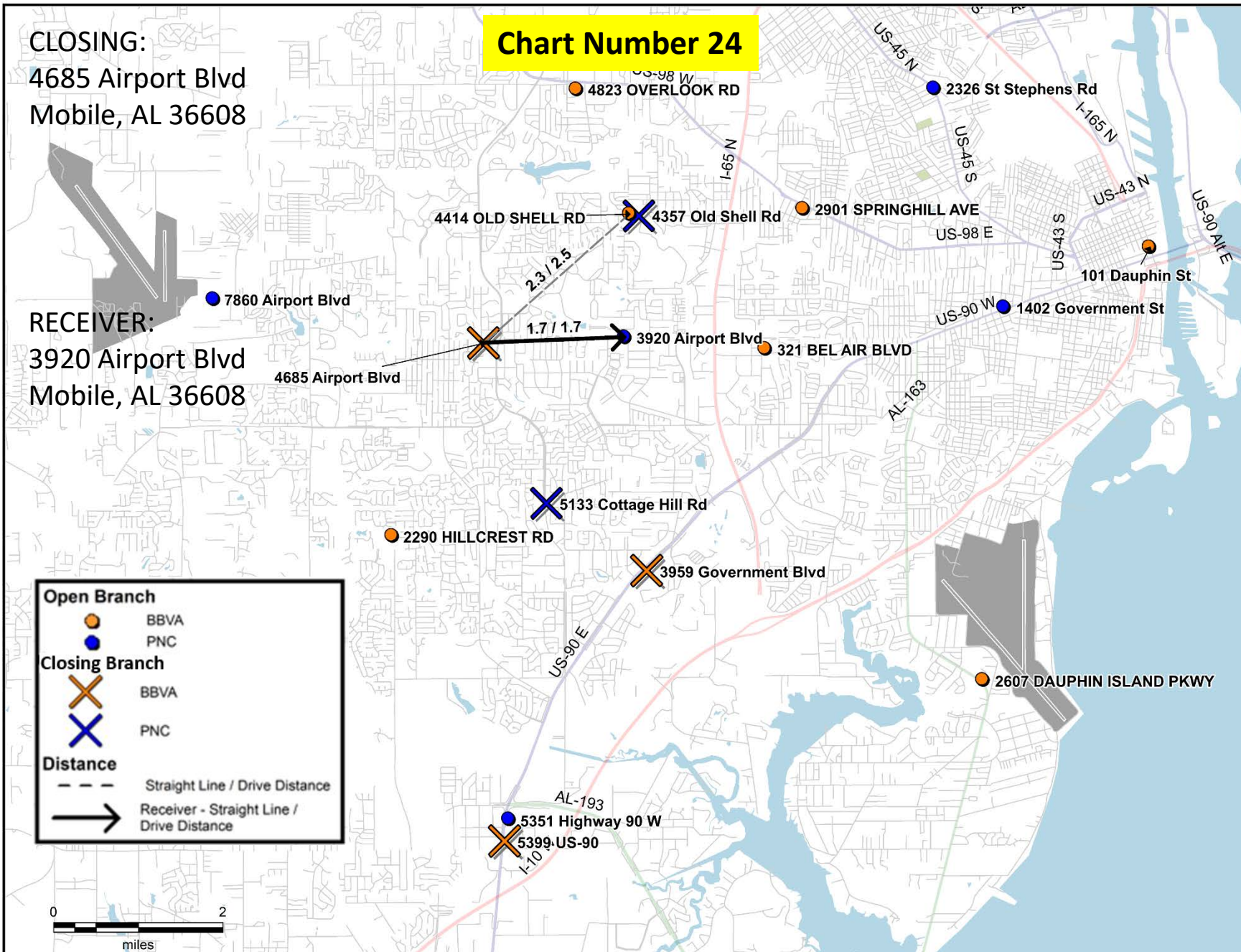


# Chart Number 24

**CLOSING:**  
4685 Airport Blvd  
Mobile, AL 36608

**RECEIVER:**  
3920 Airport Blvd  
Mobile, AL 36608

Open Branch	
	BBVA
	PNC
Closing Branch	
	BBVA
	PNC
Distance	
	Straight Line / Drive Distance
	Receiver - Straight Line / Drive Distance



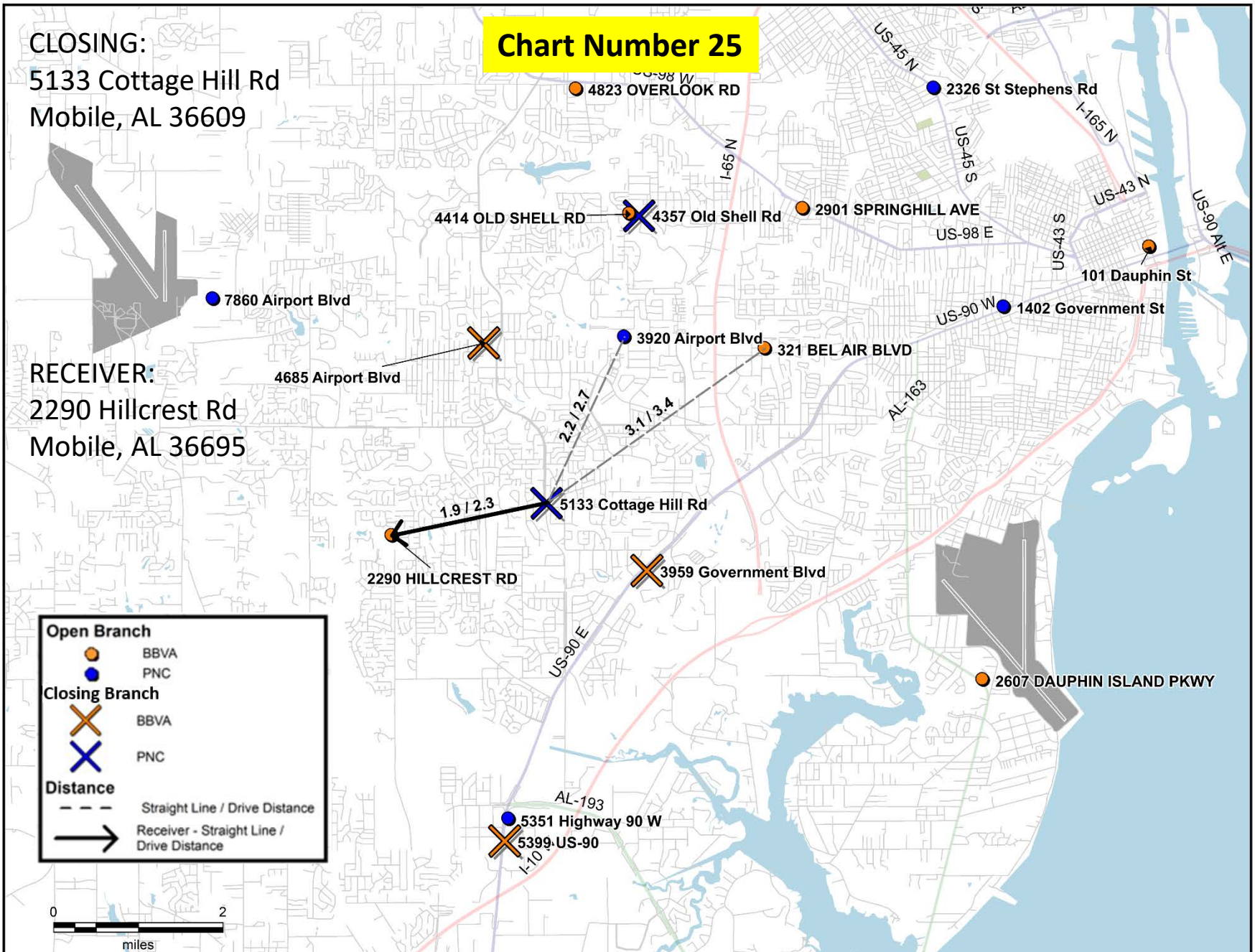
**CLOSING:**

5133 Cottage Hill Rd  
Mobile, AL 36609

# Chart Number 25

**RECEIVER:**

2290 Hillcrest Rd  
Mobile, AL 36695



4823 OVERLOOK RD

2326 St Stephens Rd

4414 OLD SHELL RD

4357 Old Shell Rd

2901 SPRINGHILL AVE

7860 Airport Blvd

101 Dauphin St

1402 Government St

4685 Airport Blvd

3920 Airport Blvd

321 BEL AIR BLVD

1.9 / 2.3

5133 Cottage Hill Rd

2.2 / 2.7

3.1 / 3.4

2290 HILLCREST RD

3959 Government Blvd

2607 DAUPHIN ISLAND PKWY

5351 Highway 90 W

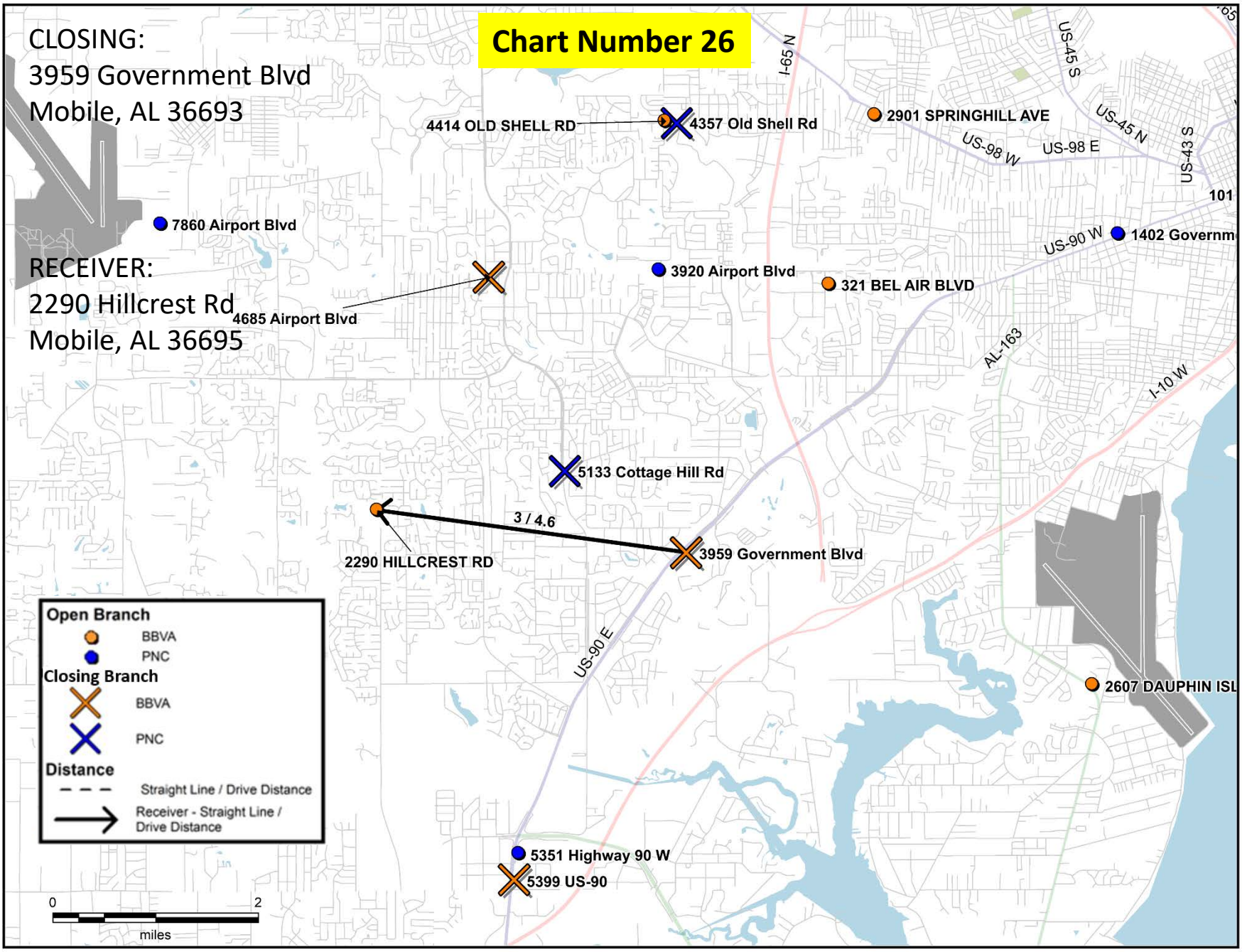
5399 US-90



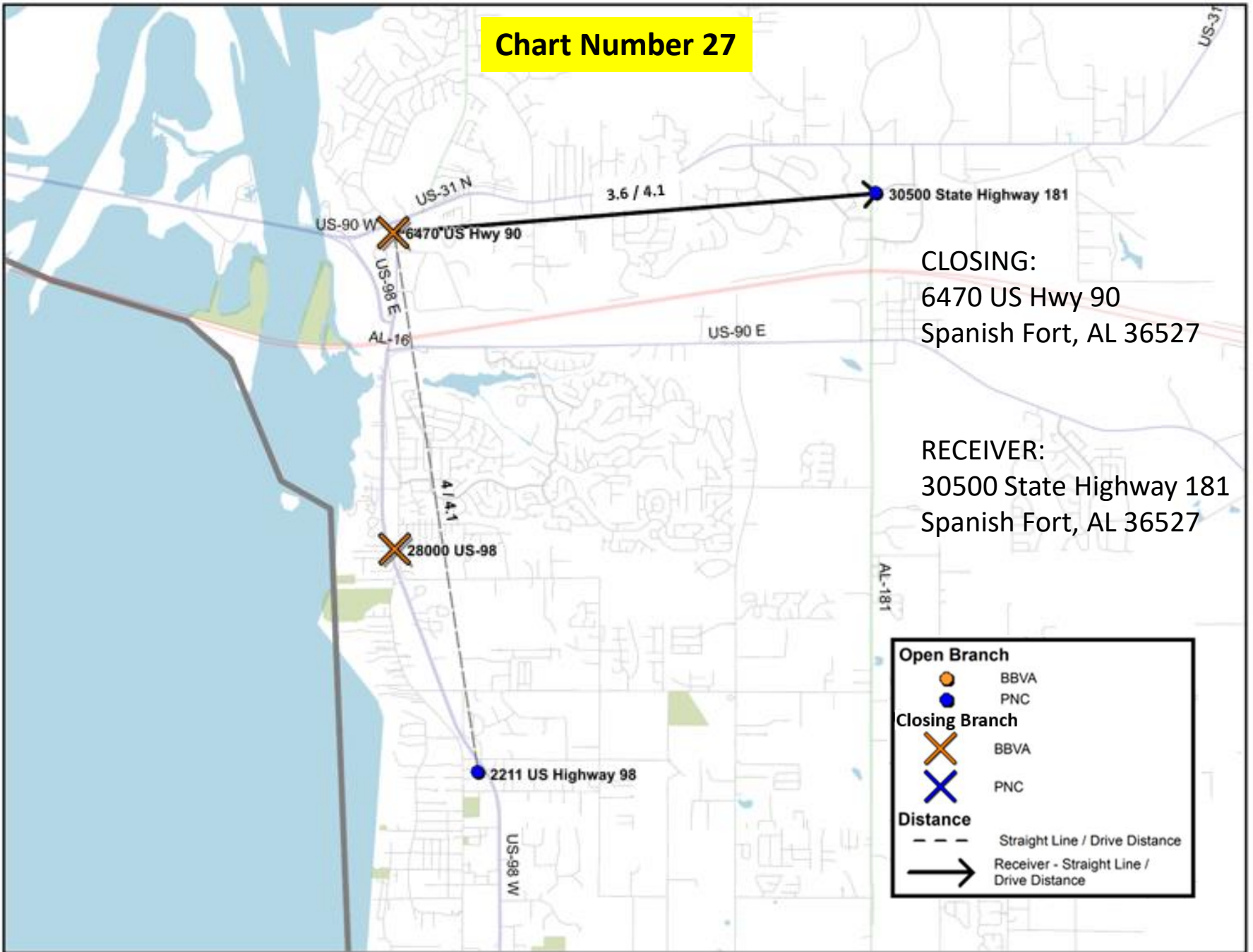
# Chart Number 26

**CLOSING:**  
3959 Government Blvd  
Mobile, AL 36693

**RECEIVER:**  
2290 Hillcrest Rd  
Mobile, AL 36695



# Chart Number 27

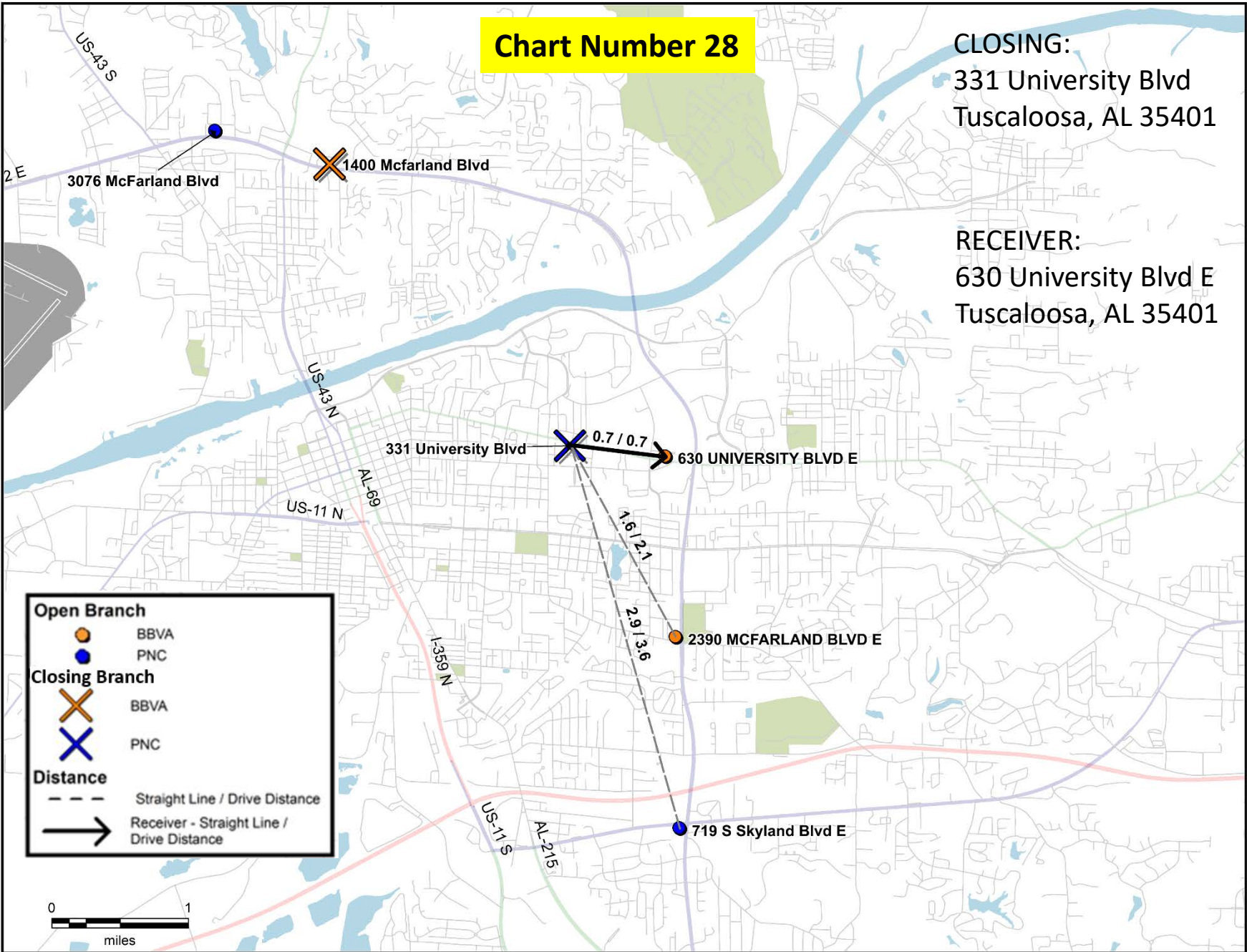




# Chart Number 28

**CLOSING:**  
331 University Blvd  
Tuscaloosa, AL 35401







**RECEIVER:**  
630 University Blvd E  
Tuscaloosa, AL 35401

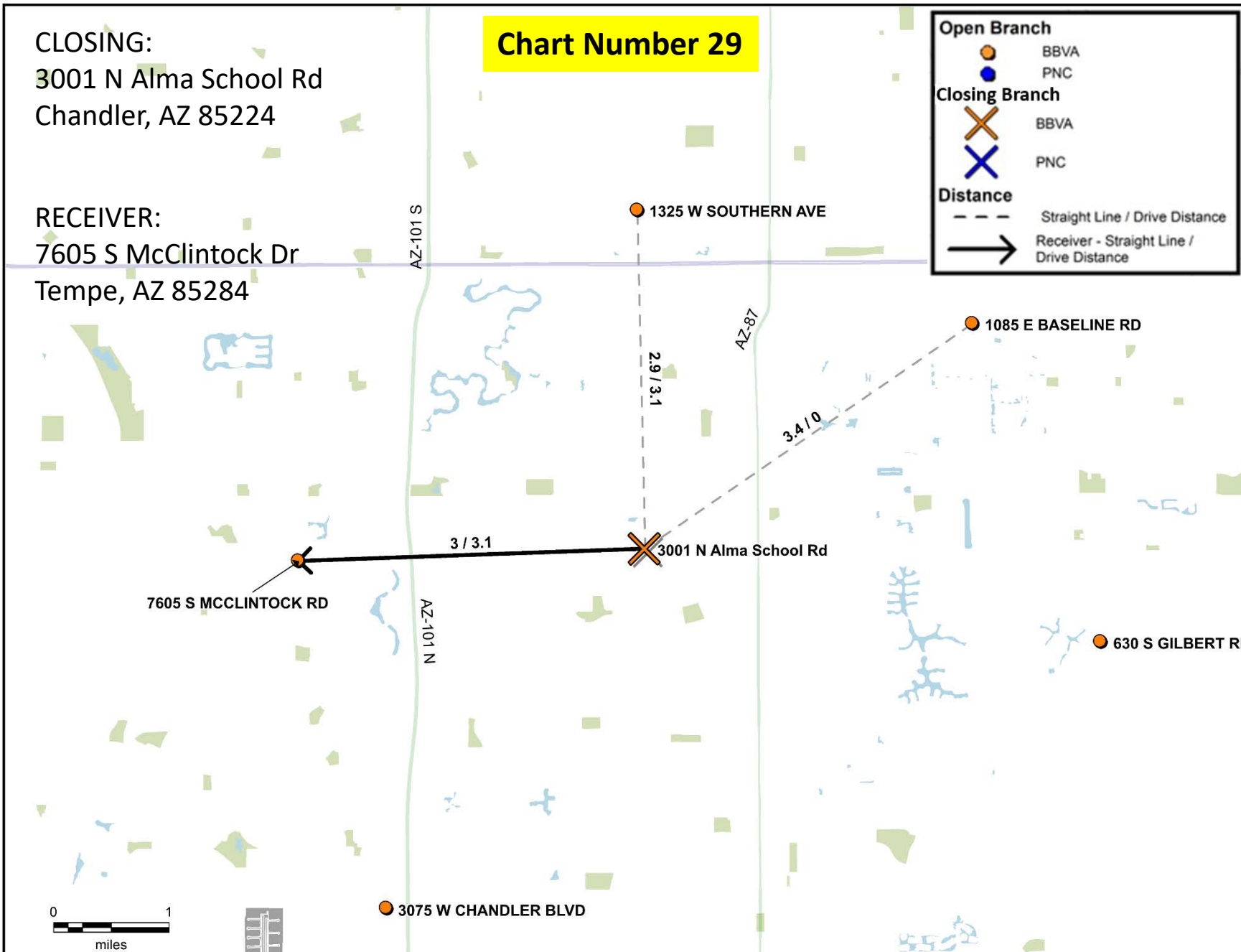


**CLOSING:**  
3001 N Alma School Rd  
Chandler, AZ 85224

**RECEIVER:**  
7605 S McClintock Dr  
Tempe, AZ 85284

# Chart Number 29

Open Branch	
	BBVA
	PNC
Closing Branch	
	BBVA
	PNC
Distance	
	Straight Line / Drive Distance
	Receiver - Straight Line / Drive Distance



 3075 W CHANDLER BLVD

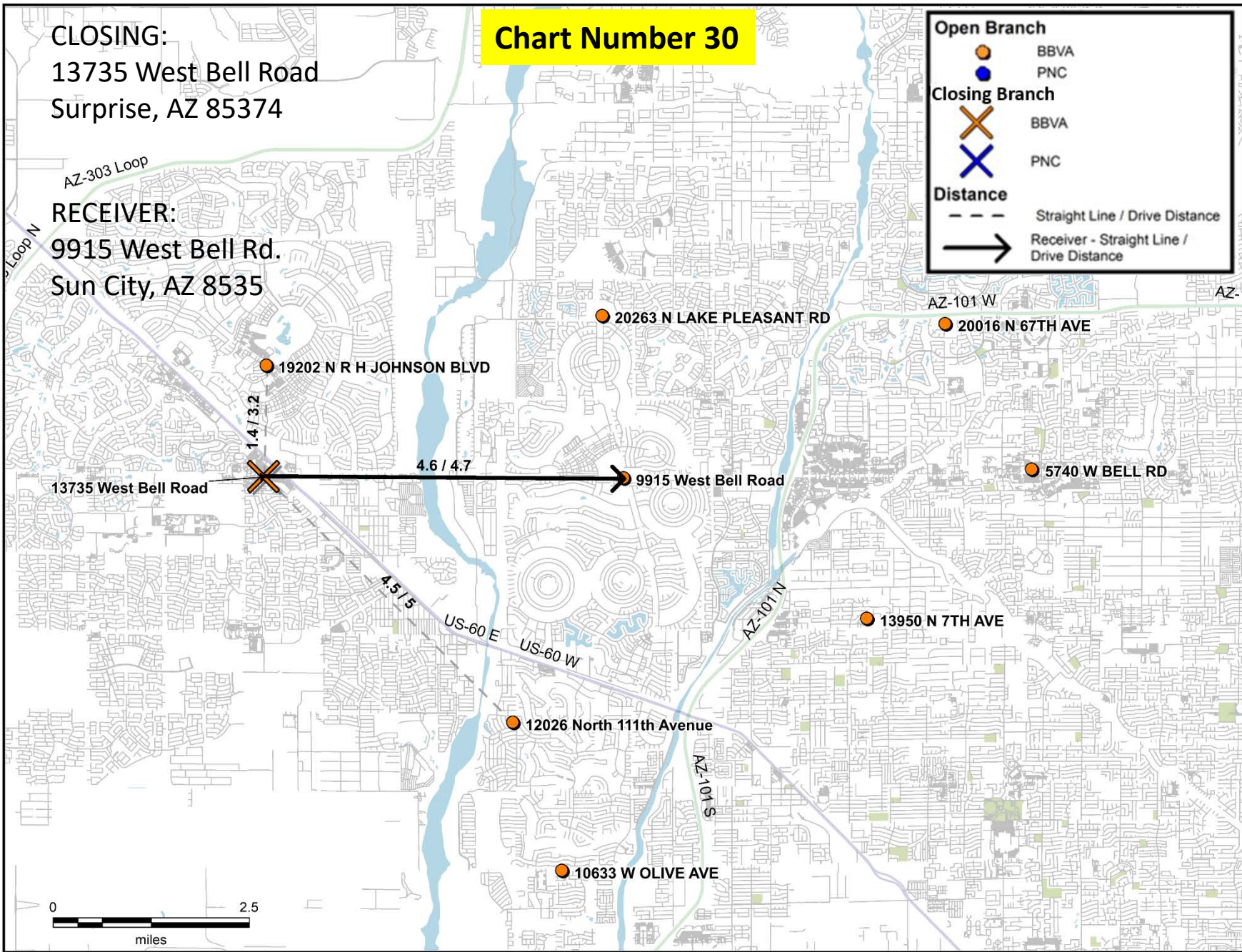


# Chart Number 30

**CLOSING:**  
13735 West Bell Road  
Surprise, AZ 85374

**RECEIVER:**  
9915 West Bell Rd.  
Sun City, AZ 8535

<b>Open Branch</b>	●	BBVA
	●	PNC
<b>Closing Branch</b>	✕	BBVA
	✕	PNC
<b>Distance</b>	---	Straight Line / Drive Distance
	➔	Receiver - Straight Line / Drive Distance



1.4 / 3.2

4.6 / 4.7

4.5 / 5



# Chart Number 31

**Open Branch**

- BBVA
- PNC

**Closing Branch**

- BBVA
- PNC

**Distance**

- Straight Line / Drive Distance
- Receiver - Straight Line / Drive Distance

**CLOSING:**  
2562 Pacific Avenue  
Stockton, CA 95204

**RECEIVER:**  
202 N Hunter St  
Stockton, CA 95202

2427 W HAMMER LN

2287 W MARCH LN

2562 Pacific Avenue

202 N HUNTER ST

4.1 / 4.8

2 / 2.6

1.5 / 1.7

CA-99 S

CA-88

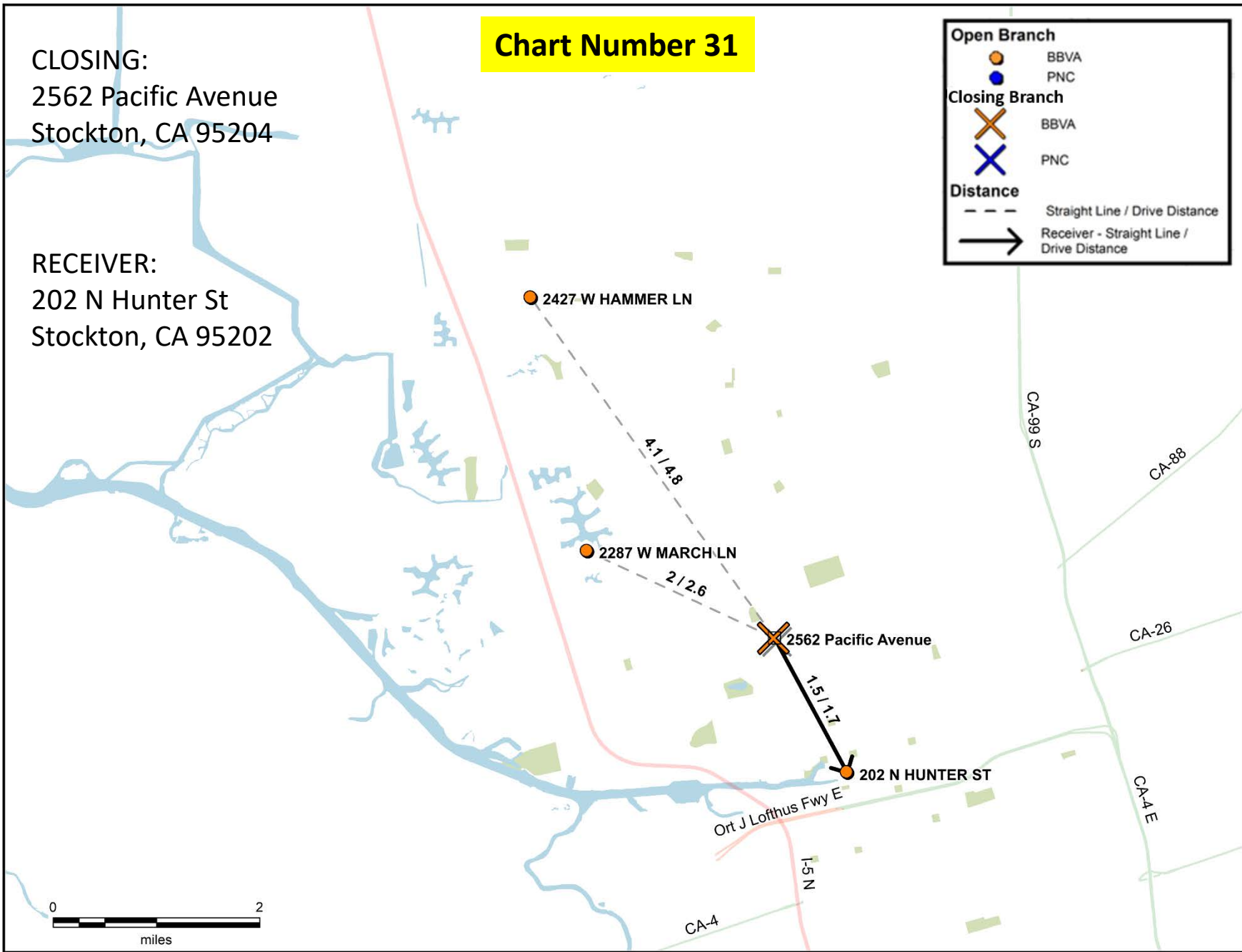
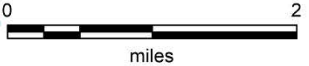
CA-26

CA-4E

CA-4

1.5 N

Ort J Lofthus Fwy E

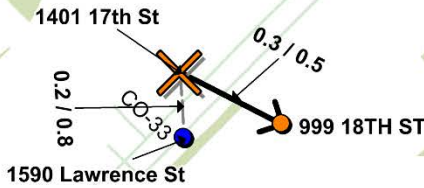


# Chart Number 32

**CLOSING:**  
1401 17th St  
Denver, CO 80202

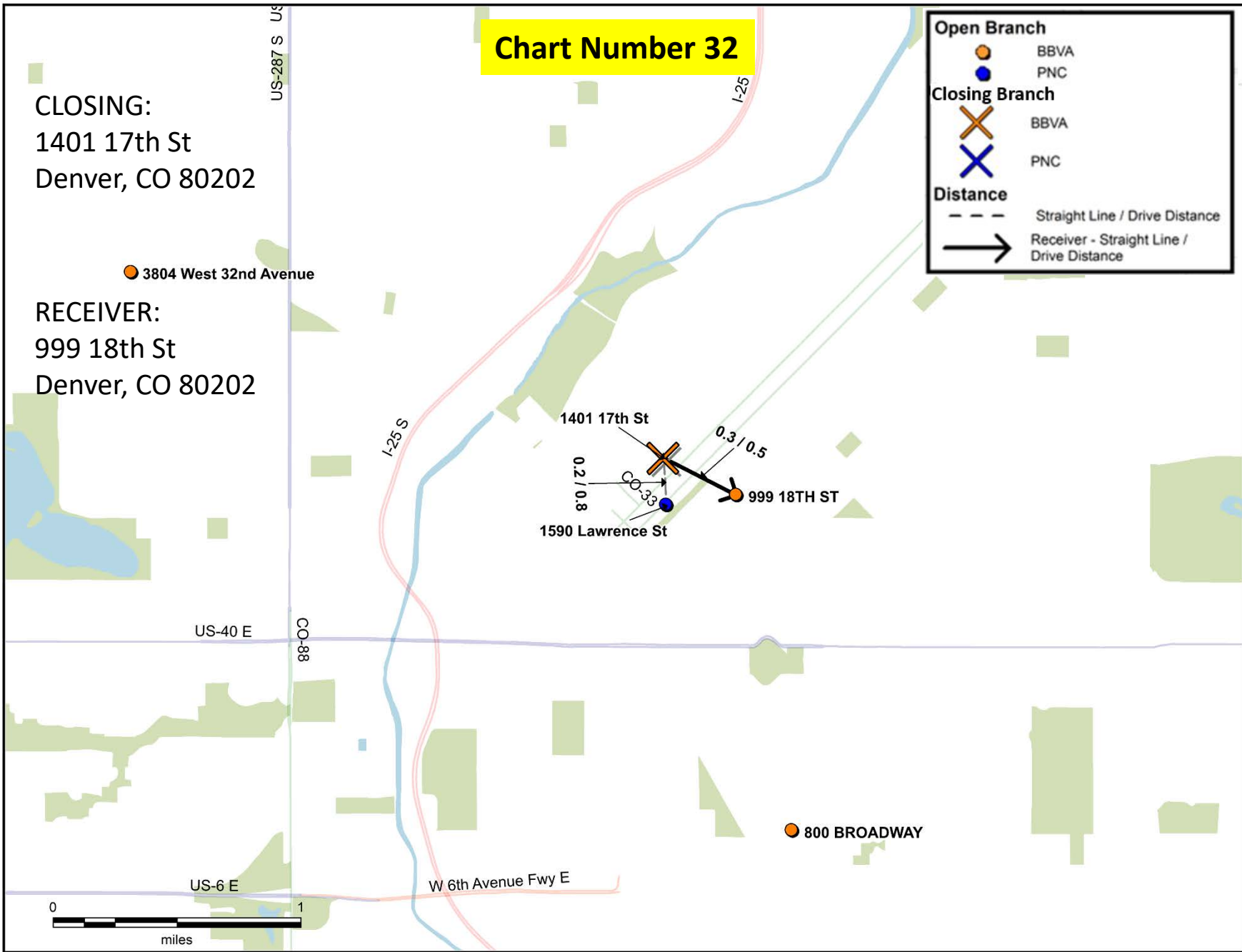
**RECEIVER:**  
999 18th St  
Denver, CO 80202

3804 West 32nd Avenue



<b>Open Branch</b>	● BBVA
	● PNC
<b>Closing Branch</b>	✕ BBVA
	✕ PNC
<b>Distance</b>	--- Straight Line / Drive Distance
	→ Receiver - Straight Line / Drive Distance

800 BROADWAY



# Chart Number 33

**Open Branch**

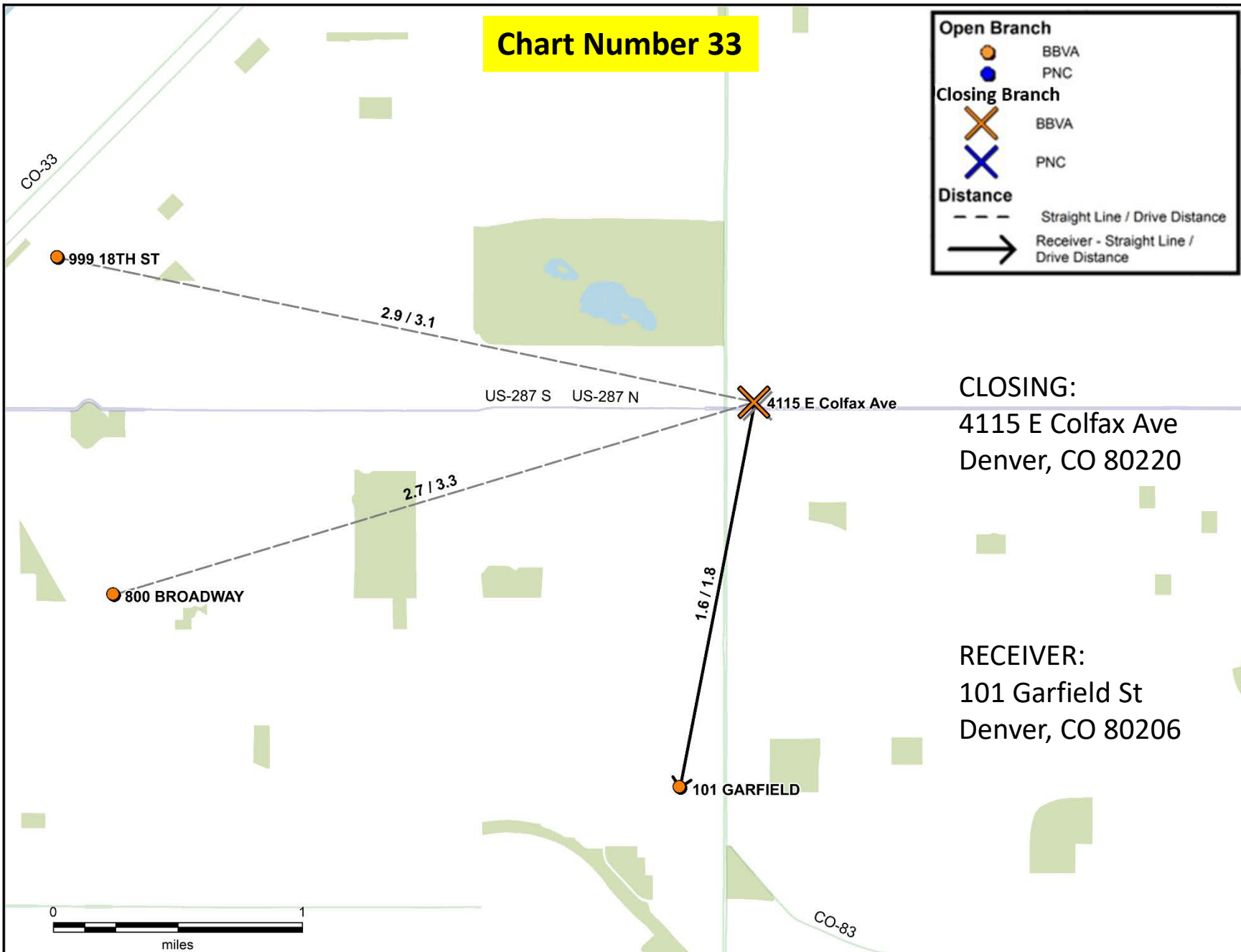
- BBVA
- PNC

**Closing Branch**

- BBVA
- PNC

**Distance**

- Straight Line / Drive Distance
- Receiver - Straight Line / Drive Distance



**CLOSING:**  
4115 E Colfax Ave  
Denver, CO 80220

**RECEIVER:**  
101 Garfield St  
Denver, CO 80206



# Chart Number 34

**CLOSING:**

4340 W Newberry Rd  
Gainesville, FL 32607

**RECEIVER:**

5901 W Newberry Rd  
Gainesville, FL 32605

**Open Branch**

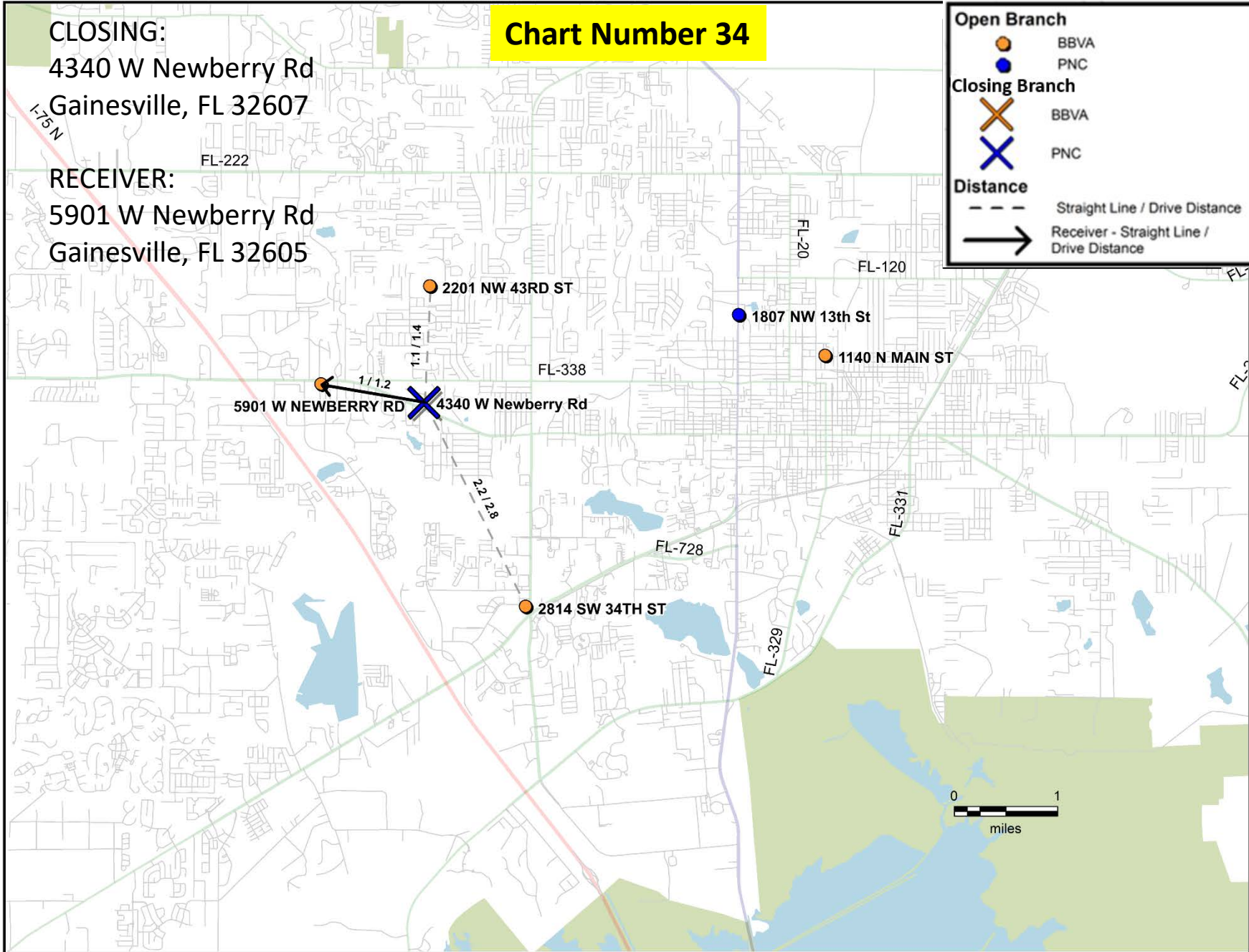
- BBVA
- PNC

**Closing Branch**

- BBVA
- PNC

**Distance**

- Straight Line / Drive Distance
- Receiver - Straight Line / Drive Distance



2201 NW 43RD ST

1807 NW 13th St

1140 N MAIN ST

5901 W NEWBERRY RD

4340 W Newberry Rd

2814 SW 34TH ST

FL-728

FL-331

FL-329

FL-222

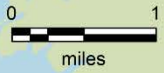
FL-20

FL-120

FL-338

FL-330

1-75 N



# Chart Number 35

**Open Branch**

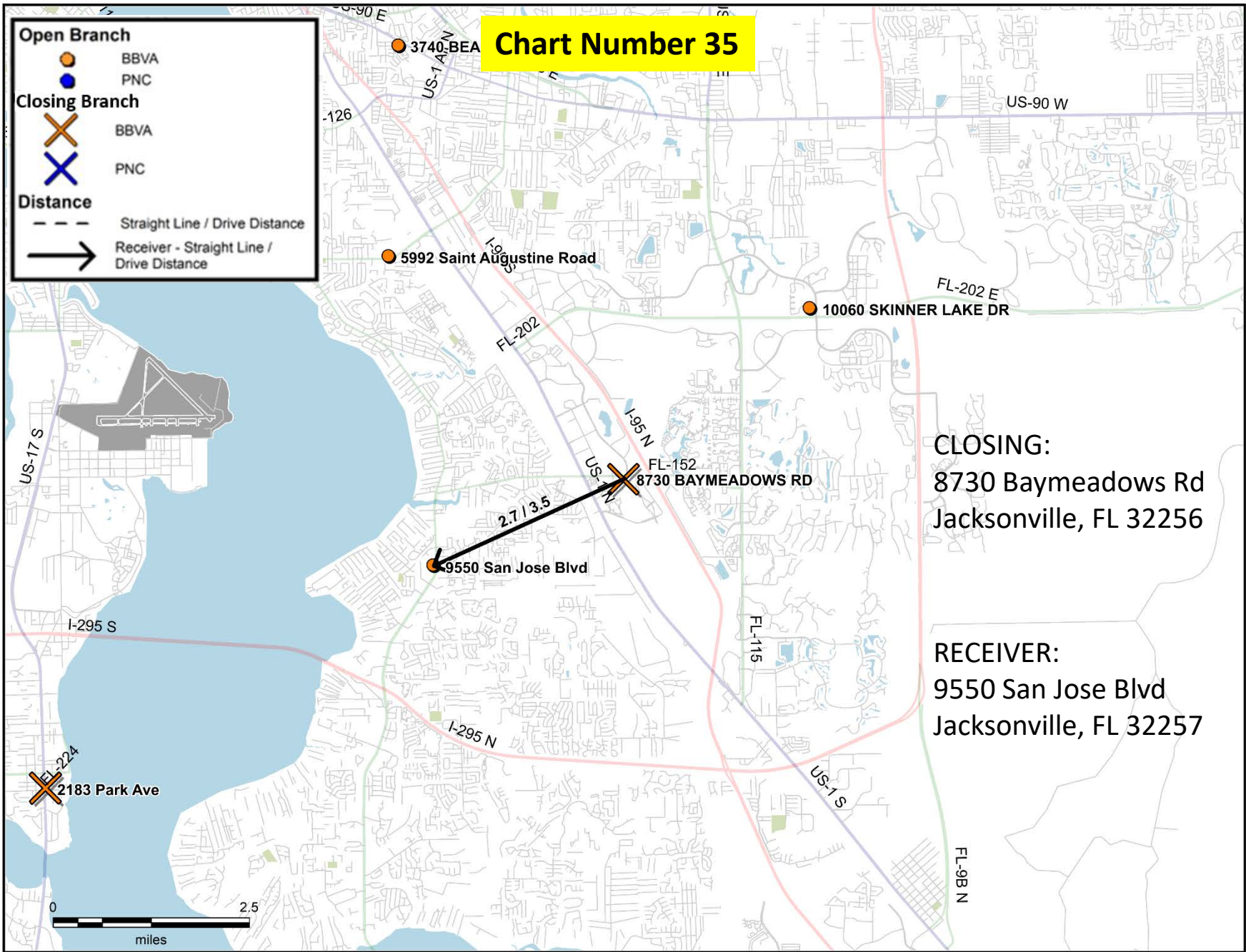
- BBVA
- PNC

**Closing Branch**

- BBVA
- PNC

**Distance**

- Straight Line / Drive Distance
- Receiver - Straight Line / Drive Distance



**CLOSING:**  
8730 Baymeadows Rd  
Jacksonville, FL 32256

**RECEIVER:**  
9550 San Jose Blvd  
Jacksonville, FL 32257

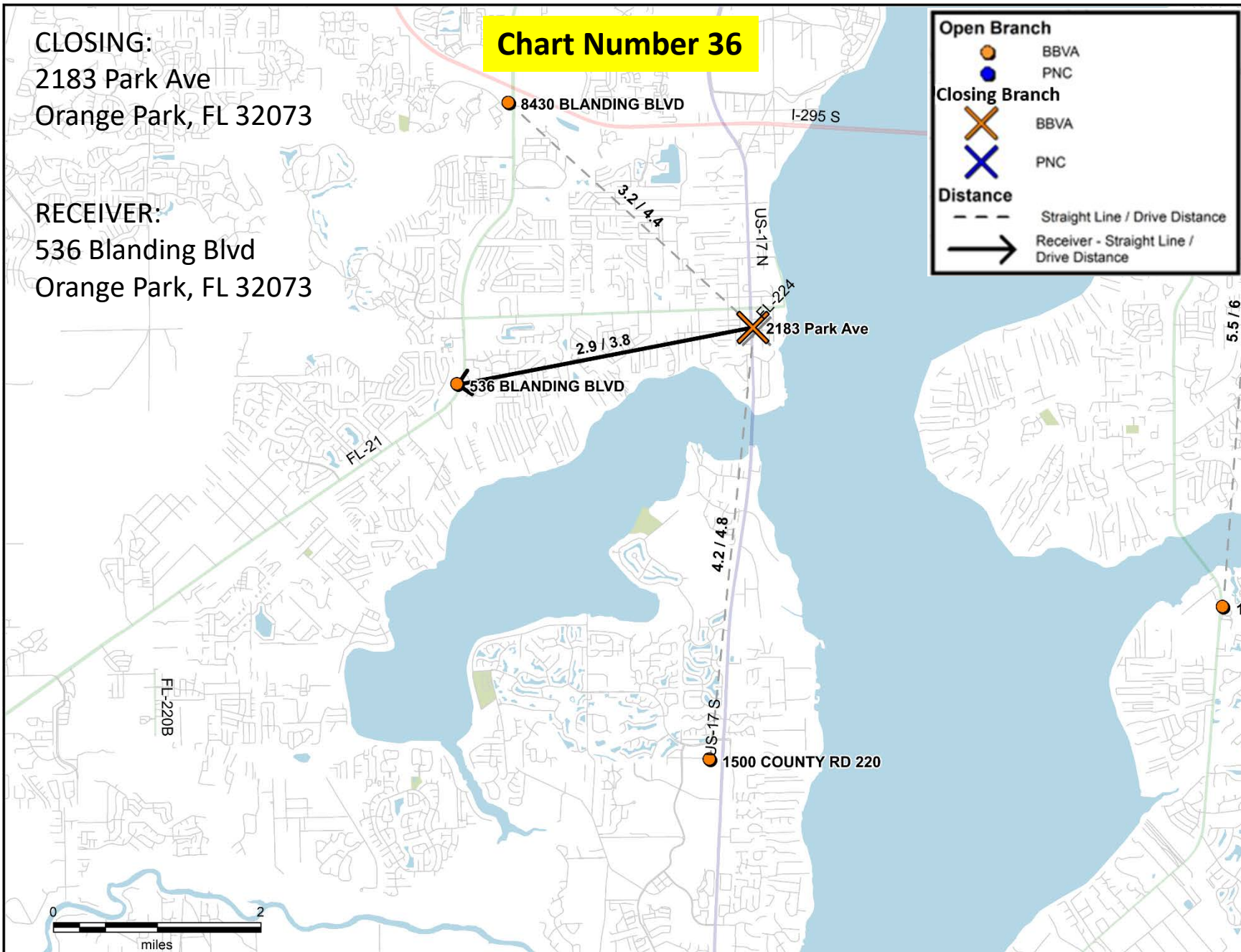


# Chart Number 36

**CLOSING:**  
2183 Park Ave  
Orange Park, FL 32073

**RECEIVER:**  
536 Blanding Blvd  
Orange Park, FL 32073

<b>Open Branch</b>	● BBVA
	● PNC
<b>Closing Branch</b>	✕ BBVA
	✕ PNC
<b>Distance</b>	- - - Straight Line / Drive Distance
	➔ Receiver - Straight Line / Drive Distance



# Chart Number 37

**CLOSING:**  
7530 Montgomery Blvd NE  
Albuquerque, NM 87109

**RECEIVER:**  
2444 Louisiana Blvd NE  
Albuquerque, NM 87110

**Open Branch**

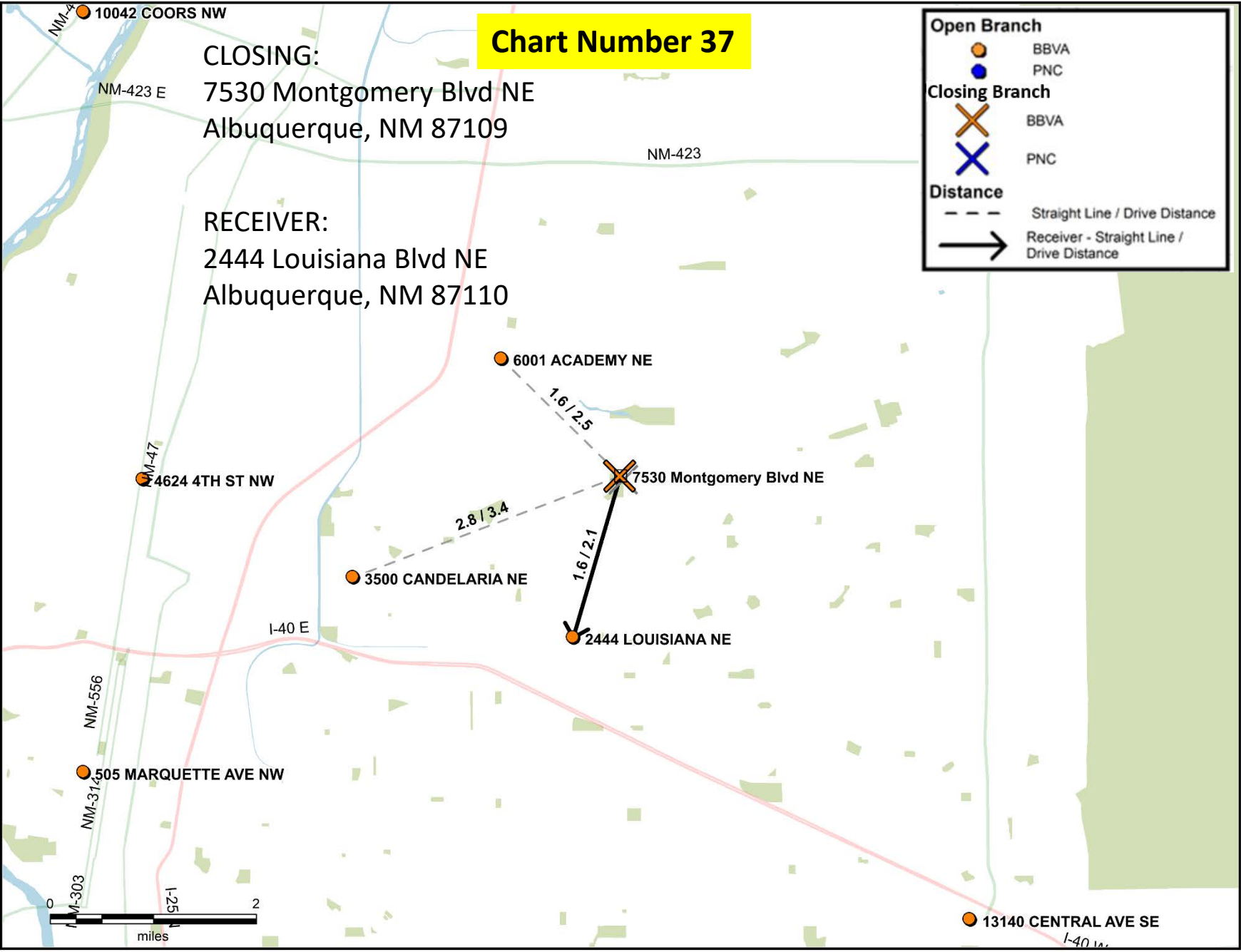
- BBVA
- PNC

**Closing Branch**

- ✕ BBVA
- ✕ PNC

**Distance**

- Straight Line / Drive Distance
- ➔ Receiver - Straight Line / Drive Distance





# Chart Number 38

**CLOSING:**  
5800 N Mo Pac Expy  
Austin, TX 78731

**RECEIVER:**  
7951 Shoal Creek Blvd  
Austin, TX 78757

7321 RANCH RD 620 N

2514 W PARMER

10711 Burnet Rd

7951 Shoal Creek Blvd

5800 N MOPAC

E Koenig Ln







US-290 W

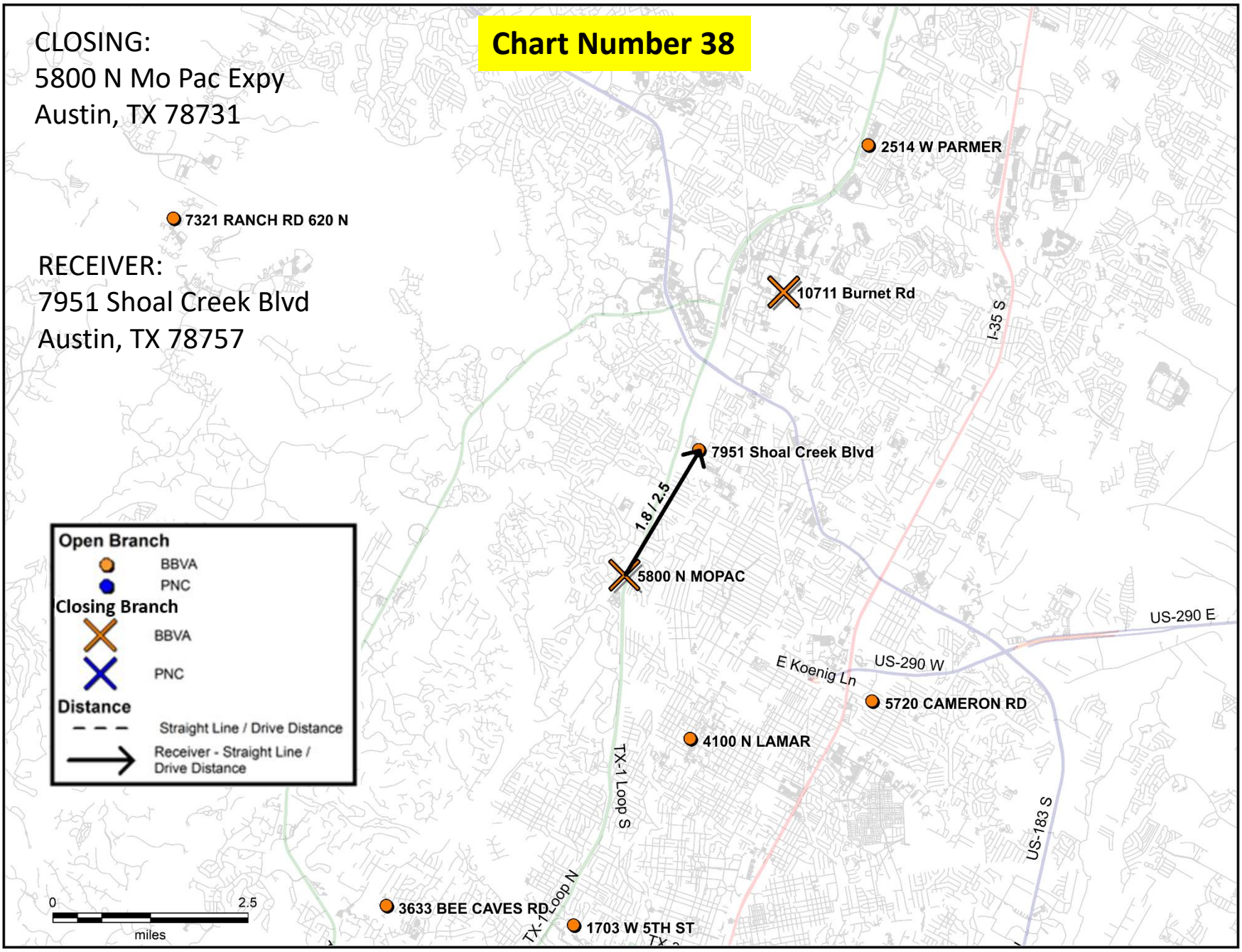
5720 CAMERON RD

4100 N LAMAR

3633 BEE CAVES RD

1703 W 5TH ST

Open Branch	
	BBVA
	PNC
Closing Branch	
	BBVA
	PNC
Distance	
	Straight Line / Drive Distance
	Receiver - Straight Line / Drive Distance



# Chart Number 39

Open Branch	
	BBVA
	PNC
Closing Branch	
	BBVA
	PNC
Distance	
	Straight Line / Drive Distance
	Receiver - Straight Line / Drive Distance

11721 Ranch Road 620 N 2.1 / 2.6 13497 N HWY 183 STE 100

7321 RANCH RD 620 N

2514 W PARMER

10711 Burnet Rd

7951 Shoal Creek Blvd

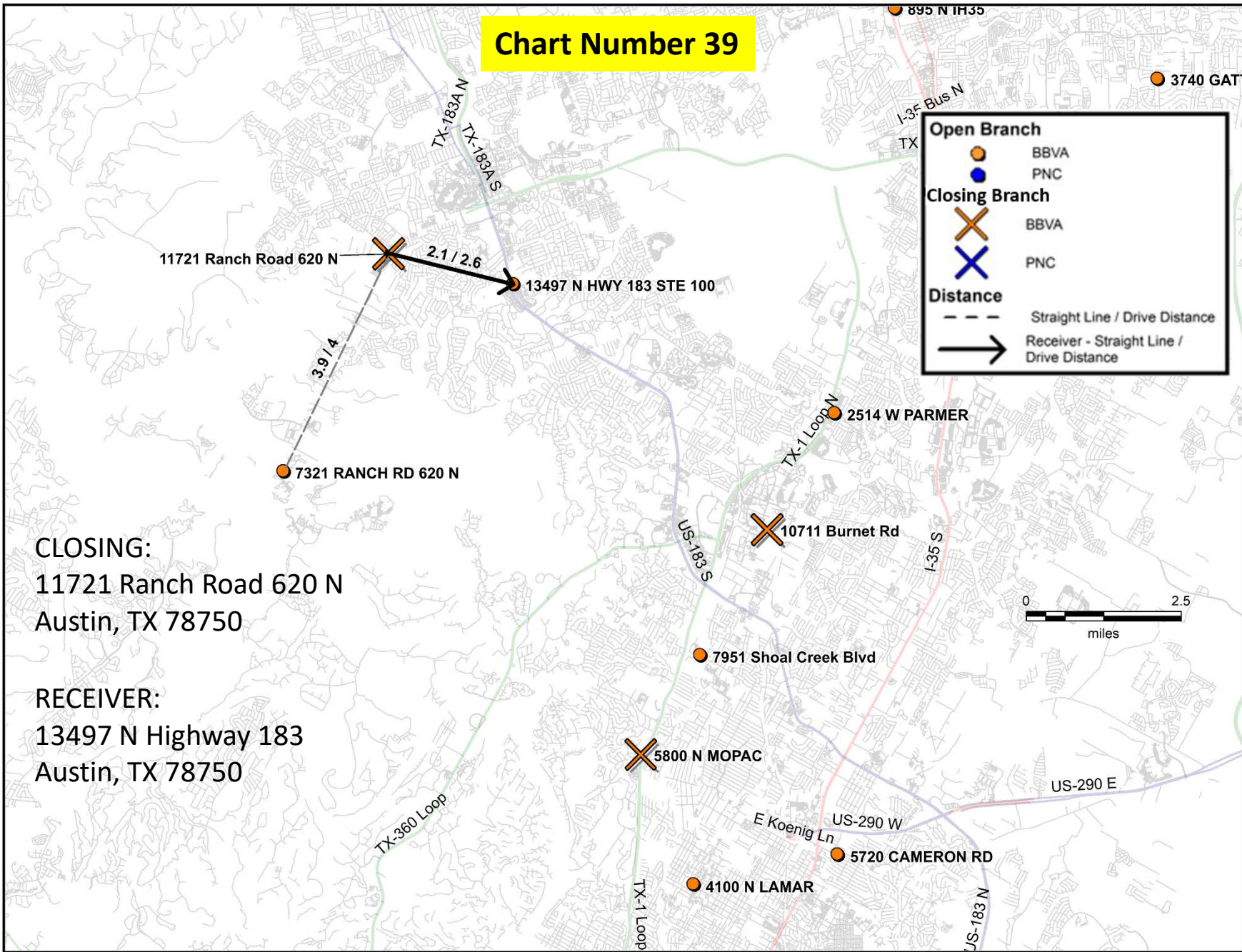
5800 N MOPAC

4100 N LAMAR

5720 CAMERON RD

**CLOSING:**  
11721 Ranch Road 620 N  
Austin, TX 78750

**RECEIVER:**  
13497 N Highway 183  
Austin, TX 78750

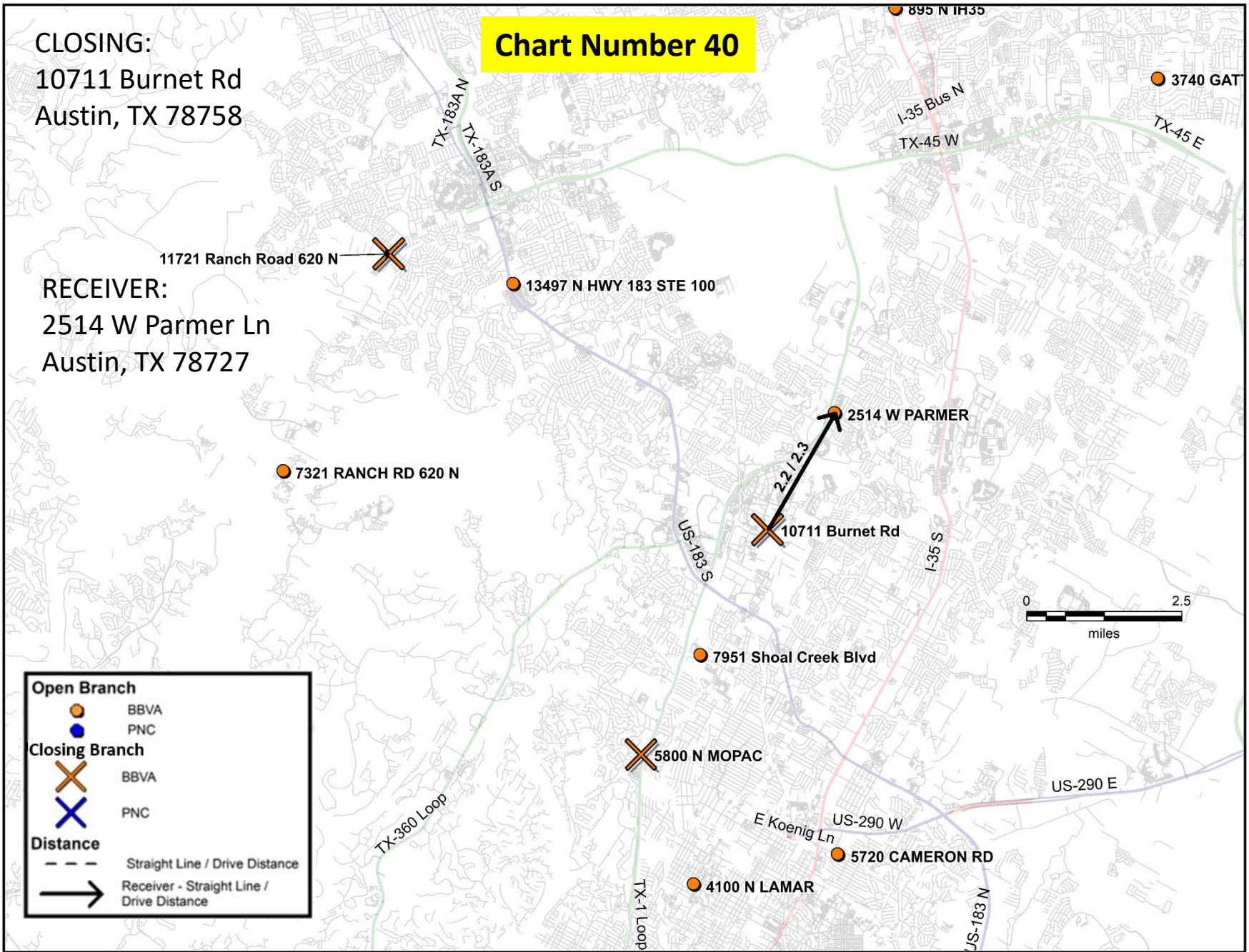




**CLOSING:**  
10711 Burnet Rd  
Austin, TX 78758

# Chart Number 40

**RECEIVER:**  
2514 W Parmer Ln  
Austin, TX 78727

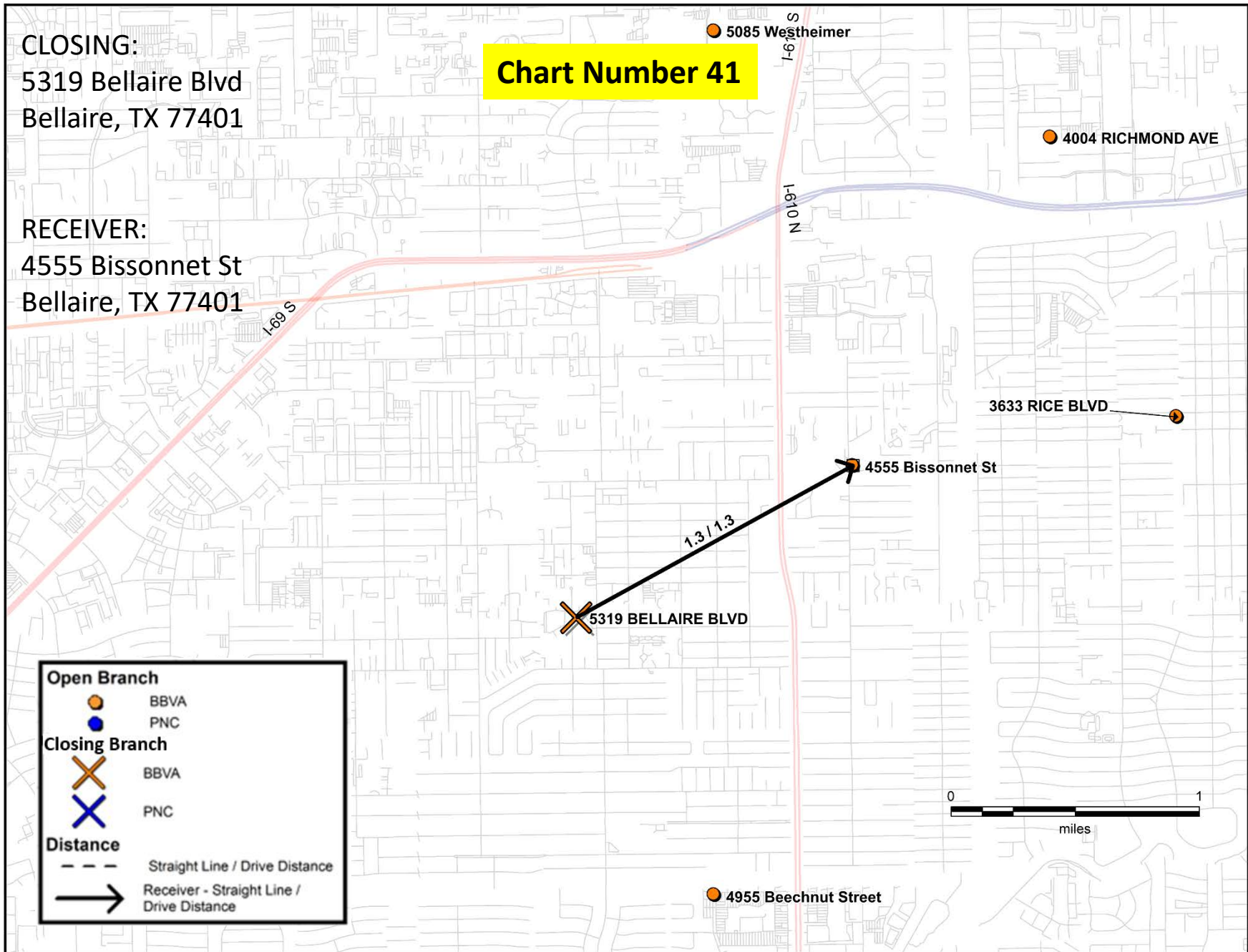


<b>Open Branch</b>	●	BBVA
	●	PNC
<b>Closing Branch</b>	✕	BBVA
	✕	PNC
<b>Distance</b>	---	Straight Line / Drive Distance
	→	Receiver - Straight Line / Drive Distance

**CLOSING:**  
5319 Bellaire Blvd  
Bellaire, TX 77401

**RECEIVER:**  
4555 Bissonnet St  
Bellaire, TX 77401

**Chart Number 41**





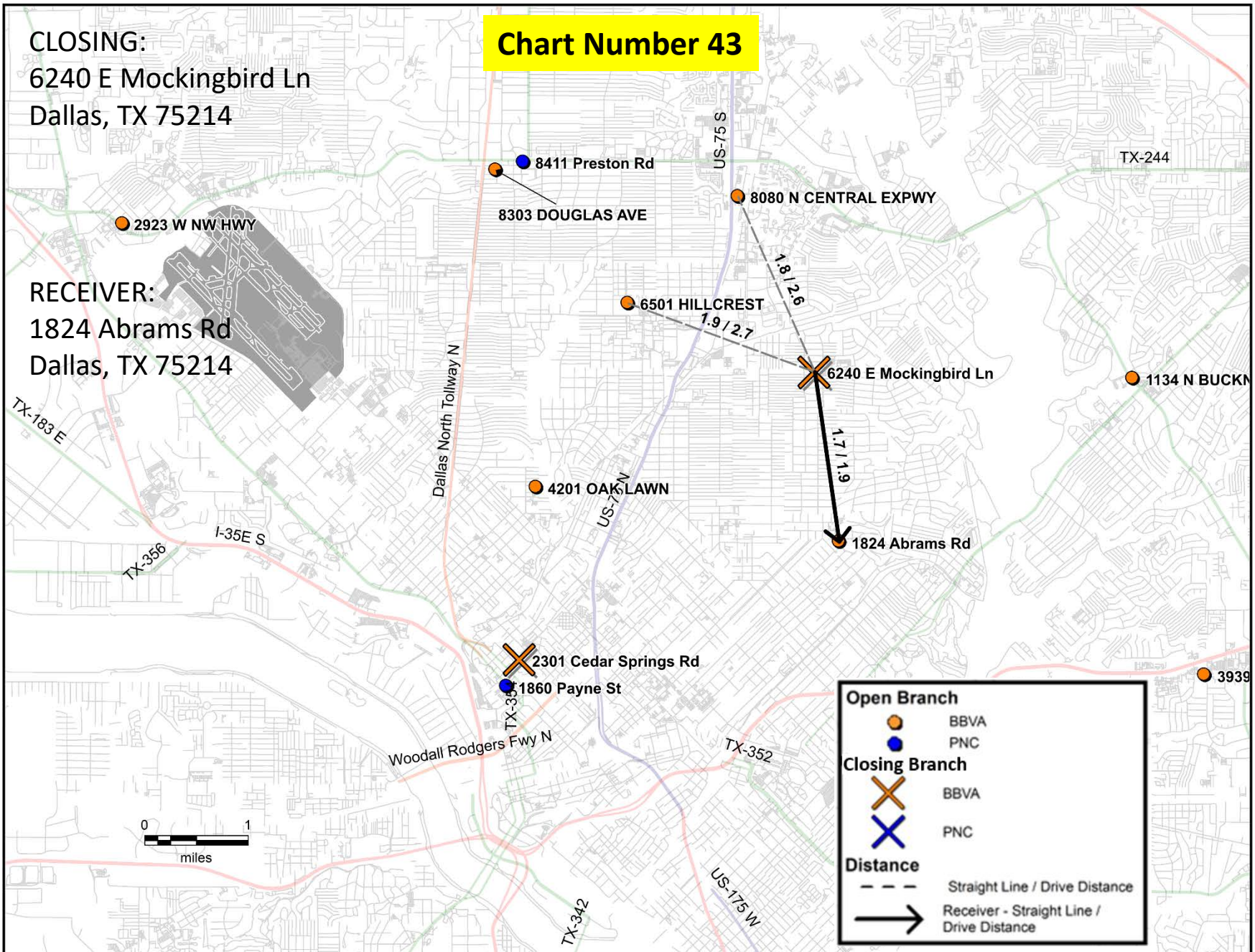




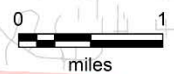
**CLOSING:**  
6240 E Mockingbird Ln  
Dallas, TX 75214

# Chart Number 43

**RECEIVER:**  
1824 Abrams Rd  
Dallas, TX 75214



Open Branch	
	BBVA
	PNC
Closing Branch	
	BBVA
	PNC
Distance	
	Straight Line / Drive Distance
	Receiver - Straight Line / Drive Distance

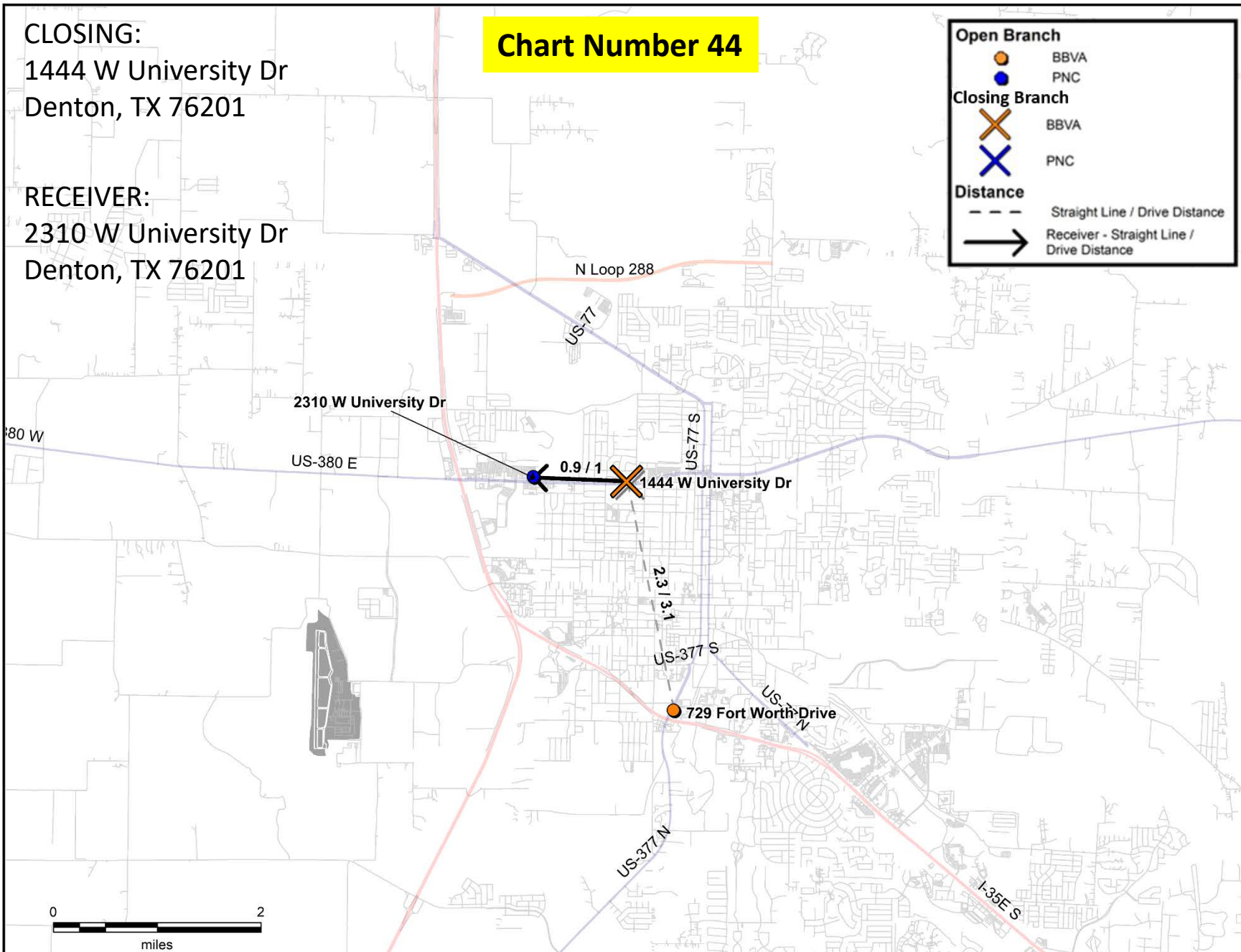


**CLOSING:**  
1444 W University Dr  
Denton, TX 76201

**RECEIVER:**  
2310 W University Dr  
Denton, TX 76201

# Chart Number 44

<b>Open Branch</b>	● BBVA
	● PNC
<b>Closing Branch</b>	✕ BBVA
	✕ PNC
<b>Distance</b>	--- Straight Line / Drive Distance
	→ Receiver - Straight Line / Drive Distance

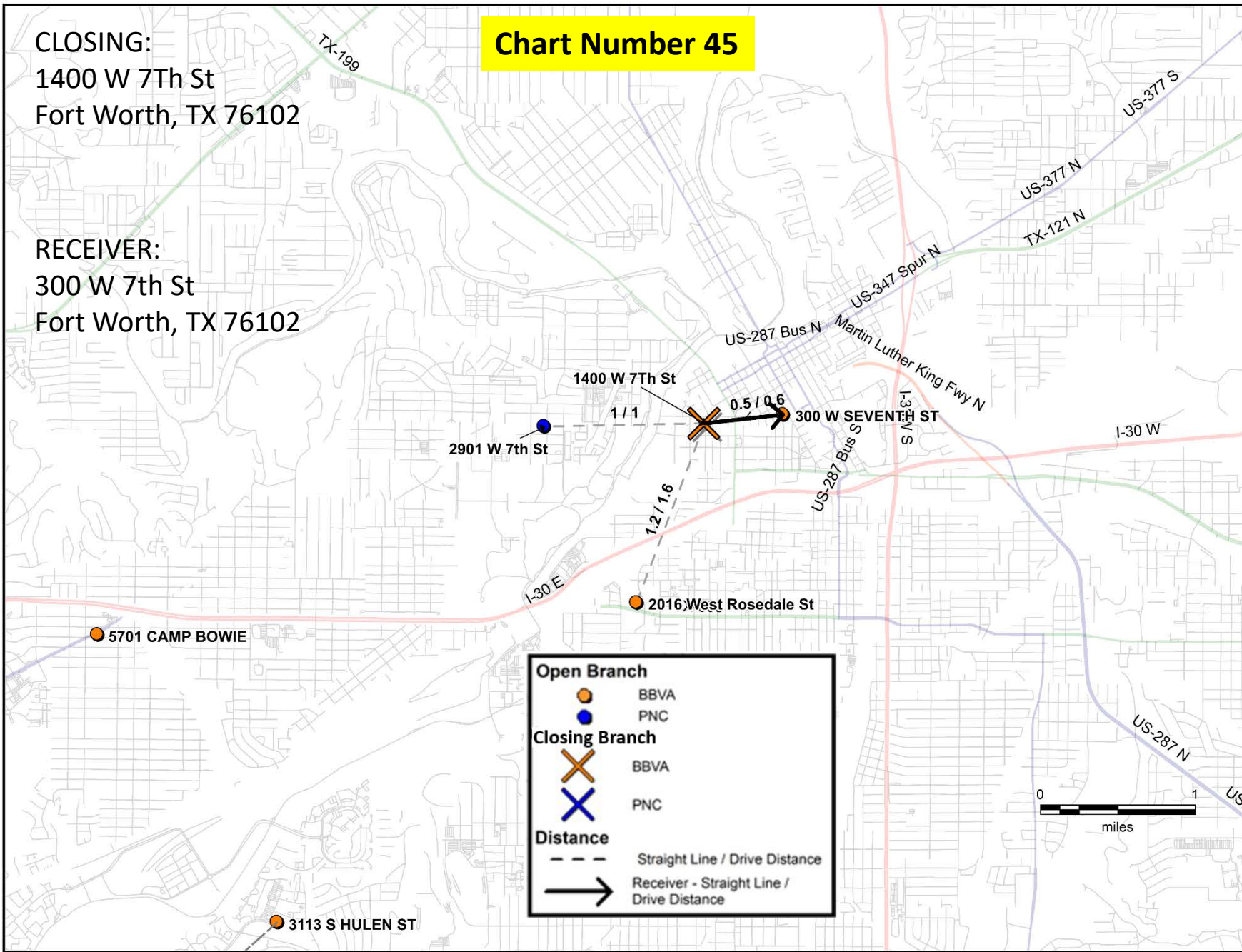




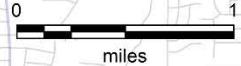
**CLOSING:**  
1400 W 7Th St  
Fort Worth, TX 76102

# Chart Number 45

**RECEIVER:**  
300 W 7th St  
Fort Worth, TX 76102



Open Branch	
	BBVA
	PNC
Closing Branch	
	BBVA
	PNC
Distance	
	Straight Line / Drive Distance
	Receiver - Straight Line / Drive Distance









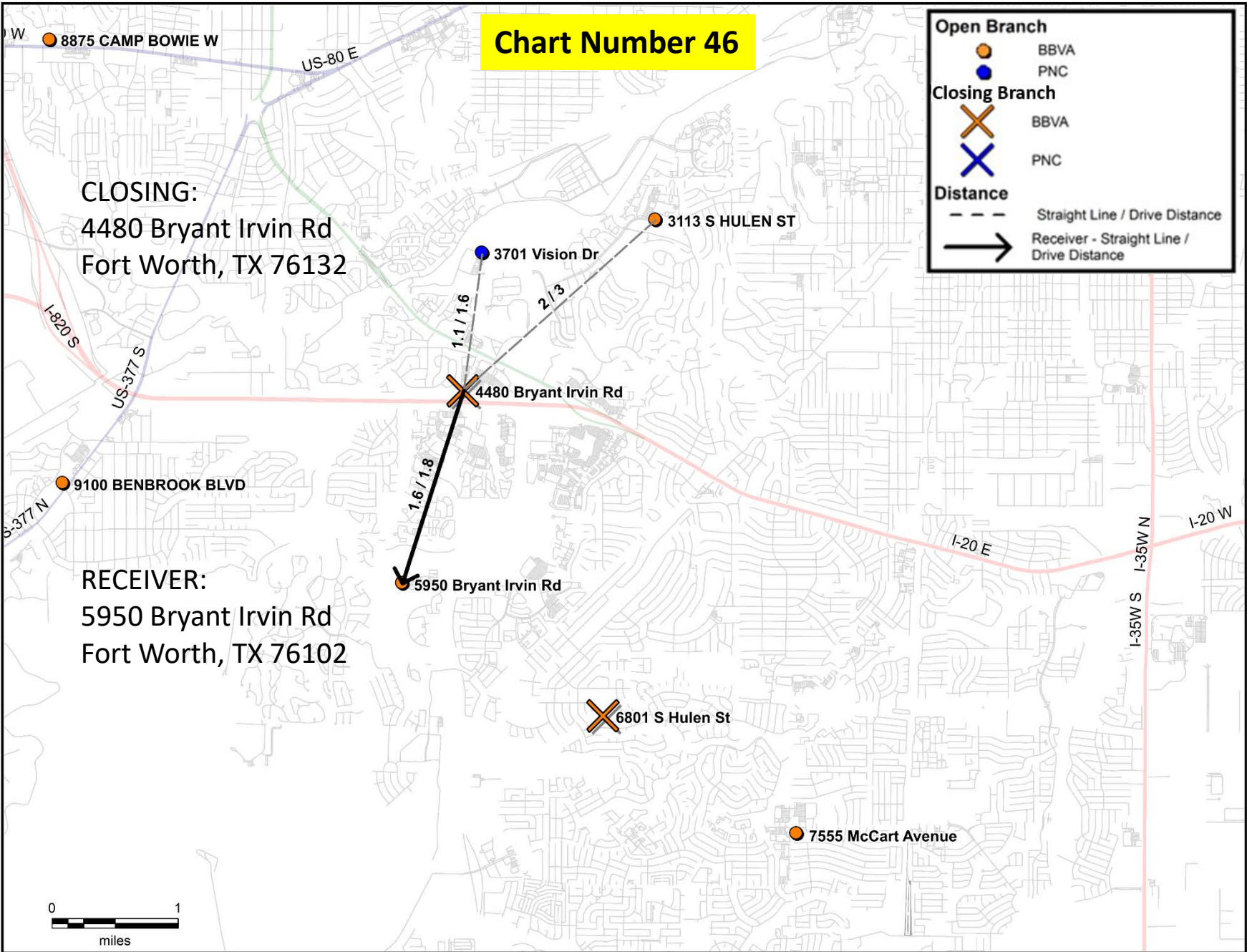


# Chart Number 46

**CLOSING:**  
4480 Bryant Irvin Rd  
Fort Worth, TX 76132

**RECEIVER:**  
5950 Bryant Irvin Rd  
Fort Worth, TX 76102

<b>Open Branch</b>	
	BBVA
	PNC
<b>Closing Branch</b>	
	BBVA
	PNC
<b>Distance</b>	
	Straight Line / Drive Distance
	Receiver - Straight Line / Drive Distance

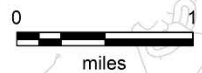
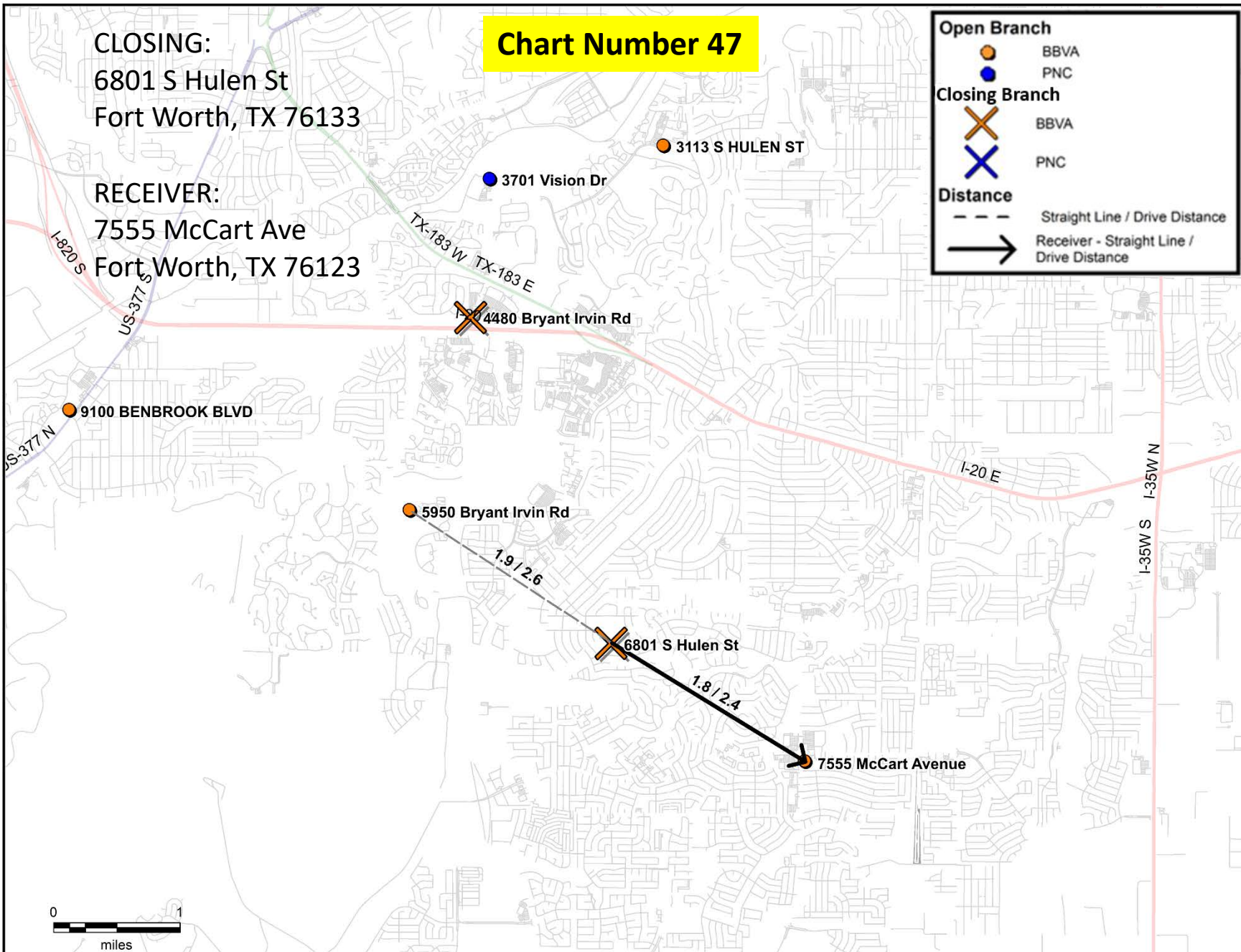


# Chart Number 47

**CLOSING:**  
6801 S Hulen St  
Fort Worth, TX 76133

**RECEIVER:**  
7555 McCart Ave  
Fort Worth, TX 76123

<b>Open Branch</b>	●	BBVA
	●	PNC
<b>Closing Branch</b>	✕	BBVA
	✕	PNC
<b>Distance</b>	---	Straight Line / Drive Distance
	→	Receiver - Straight Line / Drive Distance





# Chart Number 48

**CLOSING:**  
4401 Basswood Blvd  
Fort Worth, TX 76137

**RECEIVER:**  
2601 N Tarrant Pkwy  
Fort Worth, TX 76177

**Open Branch**

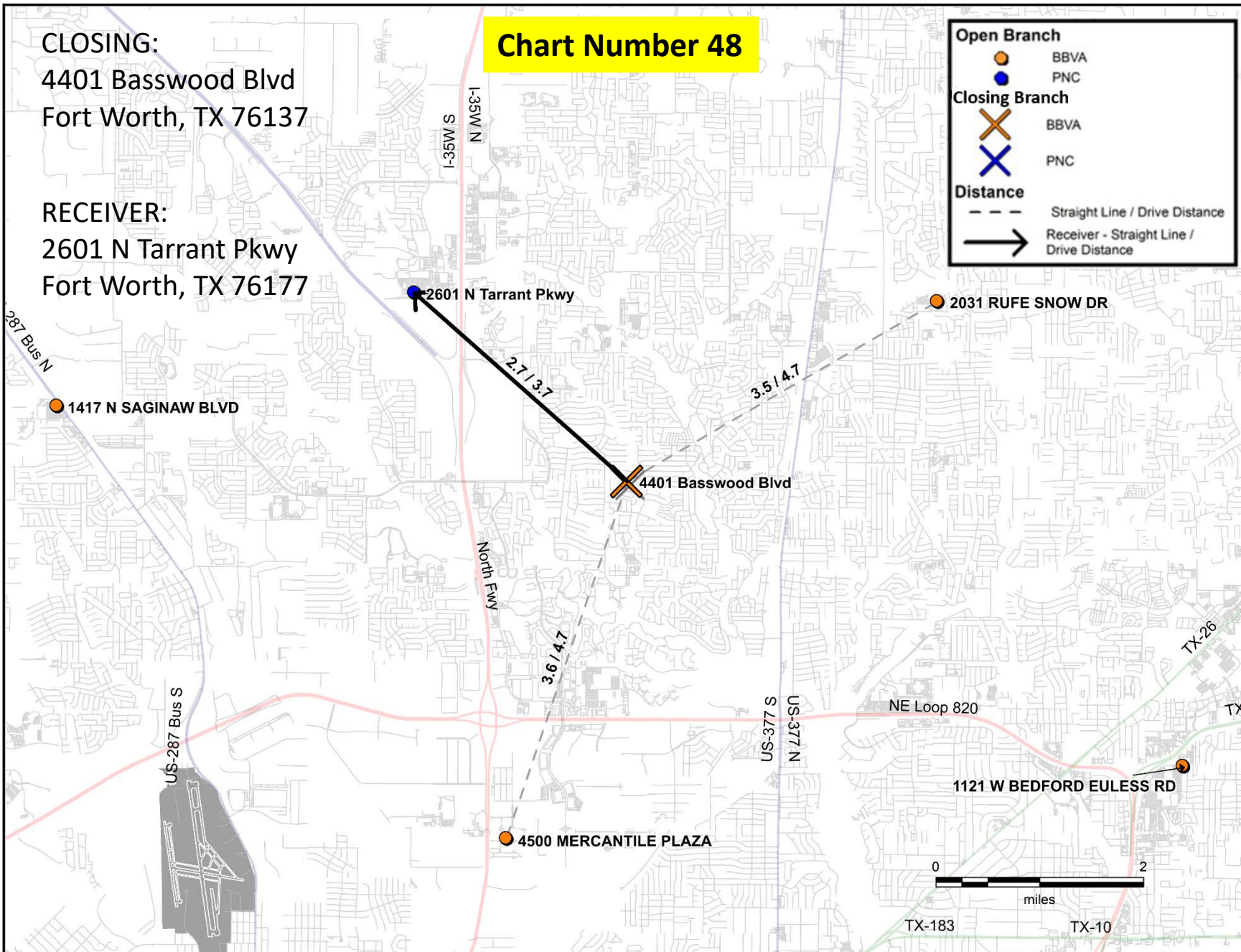
- BBVA
- PNC

**Closing Branch**

- BBVA
- PNC

**Distance**

- Straight Line / Drive Distance
- Receiver - Straight Line / Drive Distance



# Chart Number 49

**Open Branch**

- BBVA (Orange dot)
- PNC (Blue dot)

**Closing Branch**

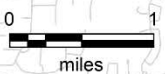
- BBVA (Orange X)
- PNC (Blue X)

**Distance**

- Straight Line / Drive Distance
- Receiver - Straight Line / Drive Distance

**CLOSING:**  
301 E Parkwood Ave  
Friendswood, TX 77546

**RECEIVER:**  
113 N Friendswood Dr  
Friendswood, TX 77546





**CLOSING:**  
702 W Pearl St  
Granbury, TX 76048

**Chart Number 50**

**RECEIVER:**  
1807 E US Highway 377  
Granbury, TX 76049

**Open Branch**

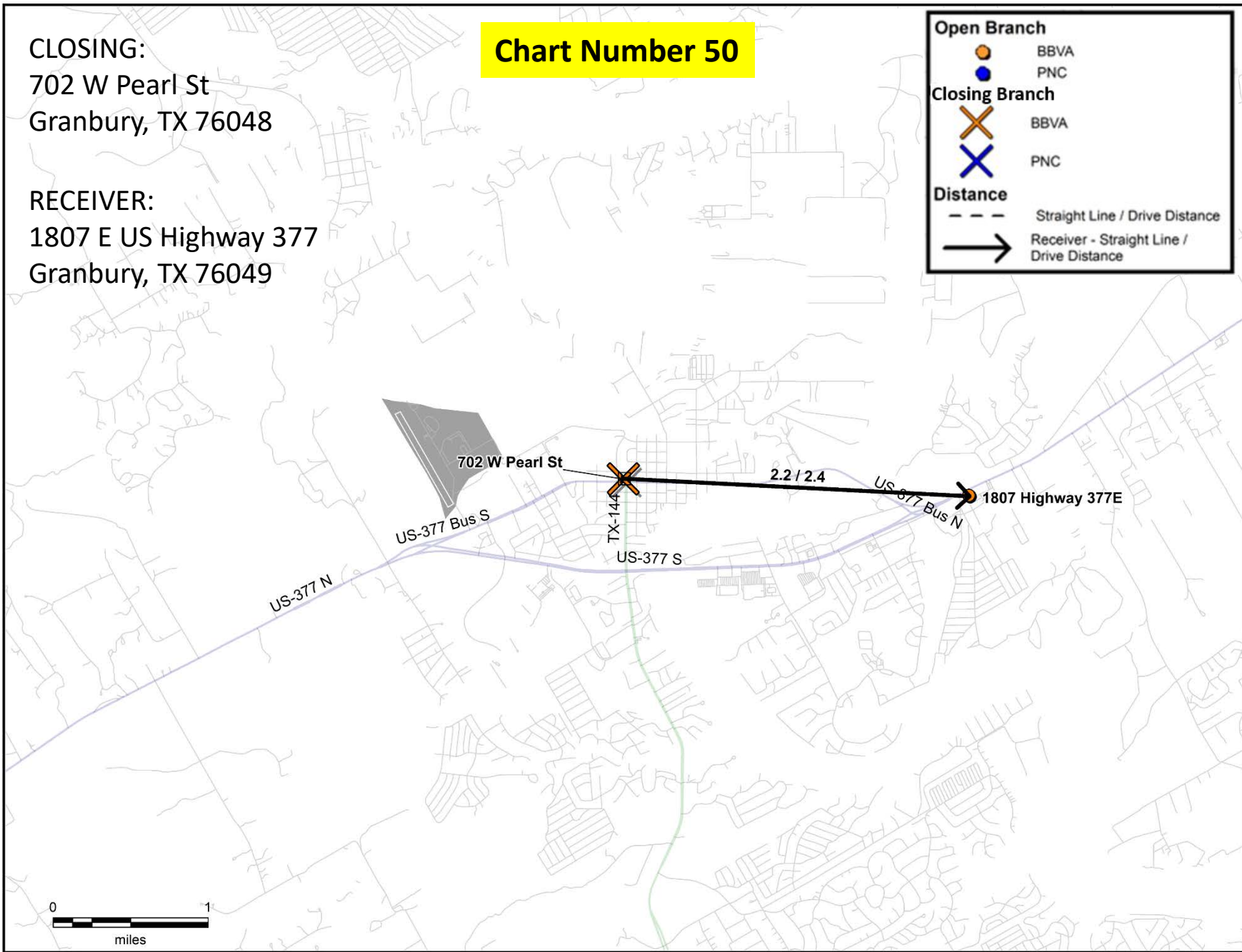
- BBVA
- PNC

**Closing Branch**

- BBVA
- PNC

**Distance**

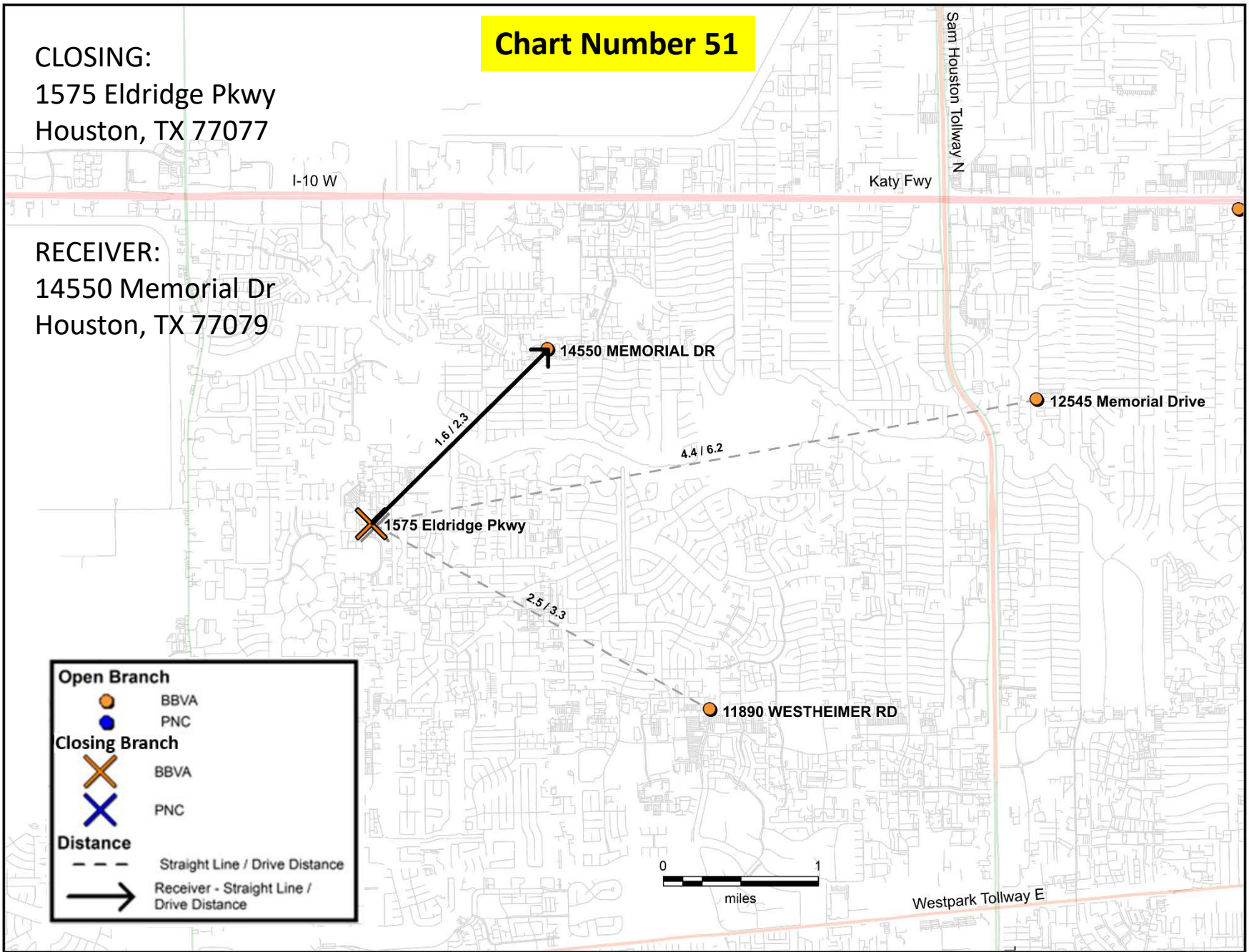
- Straight Line / Drive Distance
- Receiver - Straight Line / Drive Distance



# Chart Number 51

**CLOSING:**  
1575 Eldridge Pkwy  
Houston, TX 77077

**RECEIVER:**  
14550 Memorial Dr  
Houston, TX 77079



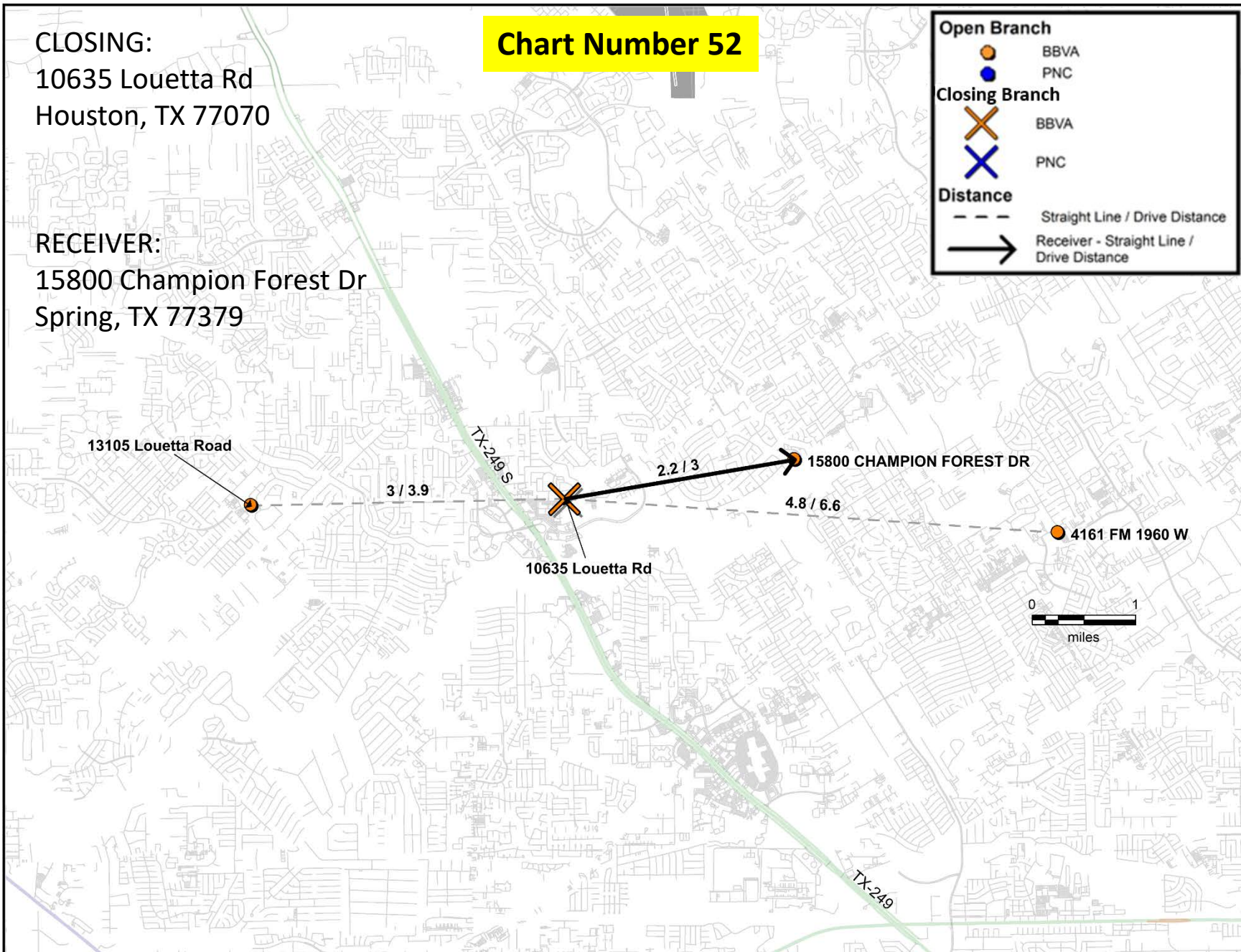


# Chart Number 52

**CLOSING:**  
10635 Louetta Rd  
Houston, TX 77070

**RECEIVER:**  
15800 Champion Forest Dr  
Spring, TX 77379

<b>Open Branch</b>	●	BBVA
	●	PNC
<b>Closing Branch</b>	✕	BBVA
	✕	PNC
<b>Distance</b>	- - -	Straight Line / Drive Distance
	→	Receiver - Straight Line / Drive Distance



13105 Louetta Road

3 / 3.9

TX-249 S

10635 Louetta Rd

2.2 / 3

4.8 / 6.6

TX-249

15800 CHAMPION FOREST DR

4161 FM 1960 W

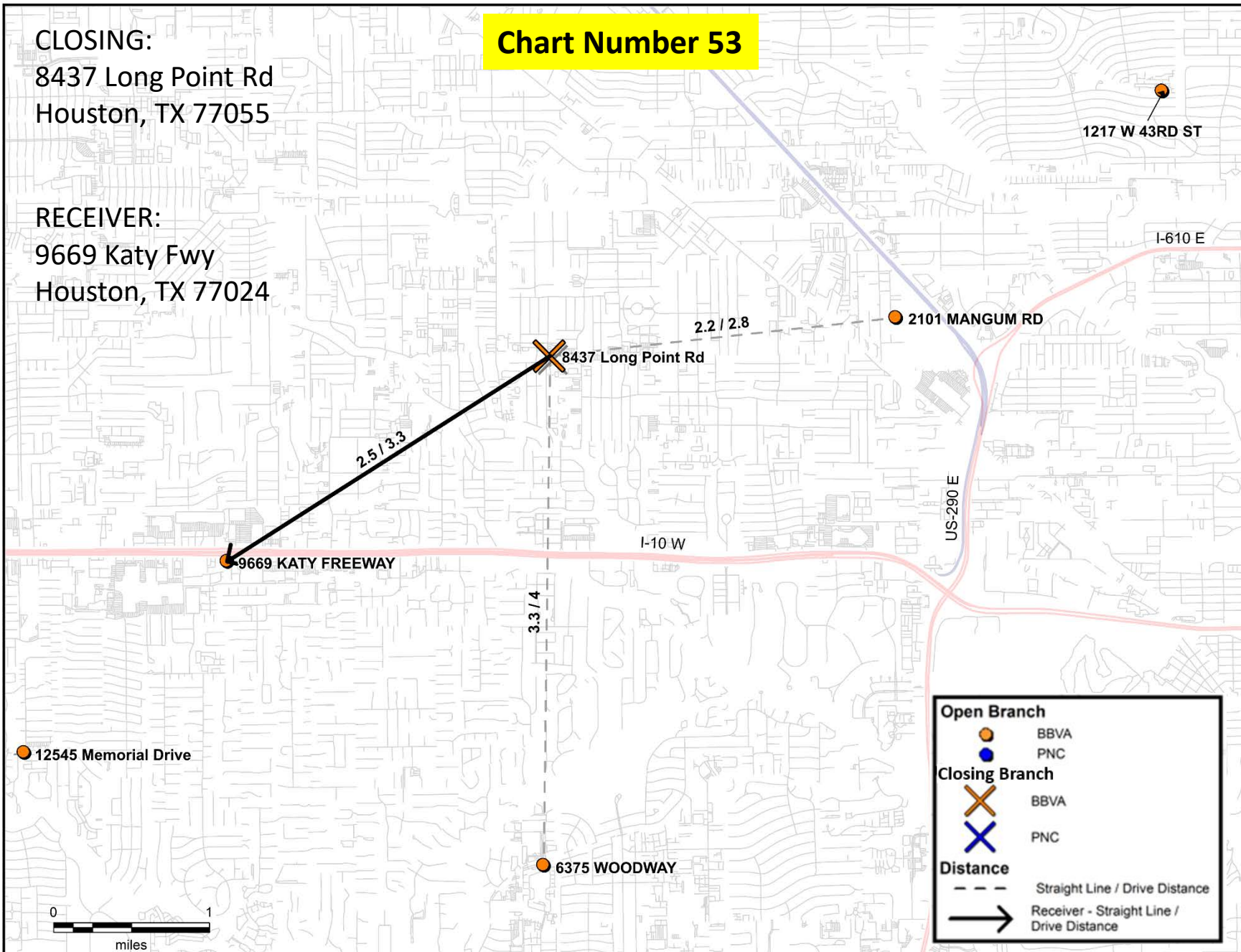
0 1  
miles



# Chart Number 53

**CLOSING:**  
8437 Long Point Rd  
Houston, TX 77055

**RECEIVER:**  
9669 Katy Fwy  
Houston, TX 77024

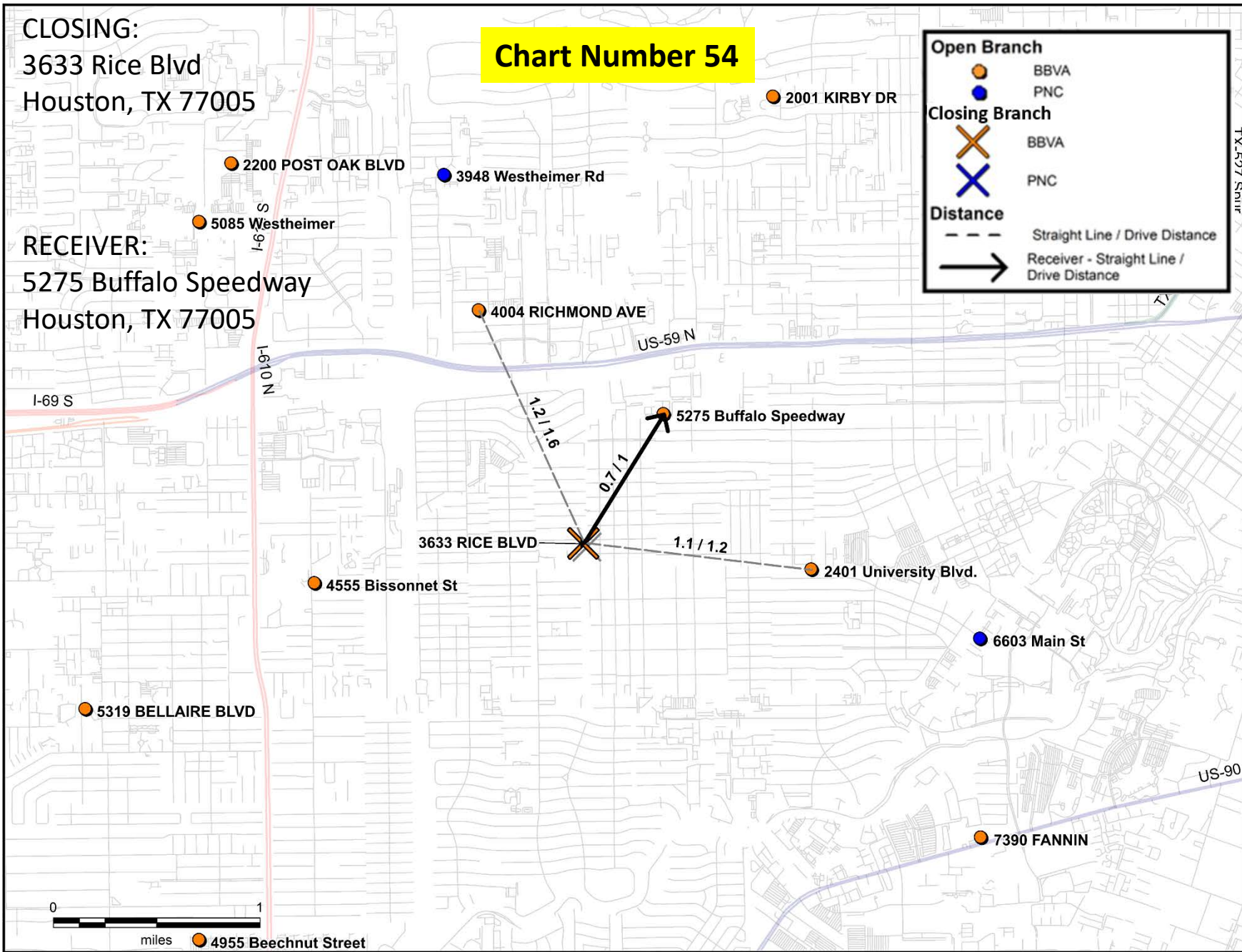


**CLOSING:**  
3633 Rice Blvd  
Houston, TX 77005

**RECEIVER:**  
5275 Buffalo Speedway  
Houston, TX 77005

# Chart Number 54

<b>Open Branch</b>	● BBVA
	● PNC
<b>Closing Branch</b>	✕ BBVA
	✕ PNC
<b>Distance</b>	--- Straight Line / Drive Distance
	➔ Receiver - Straight Line / Drive Distance



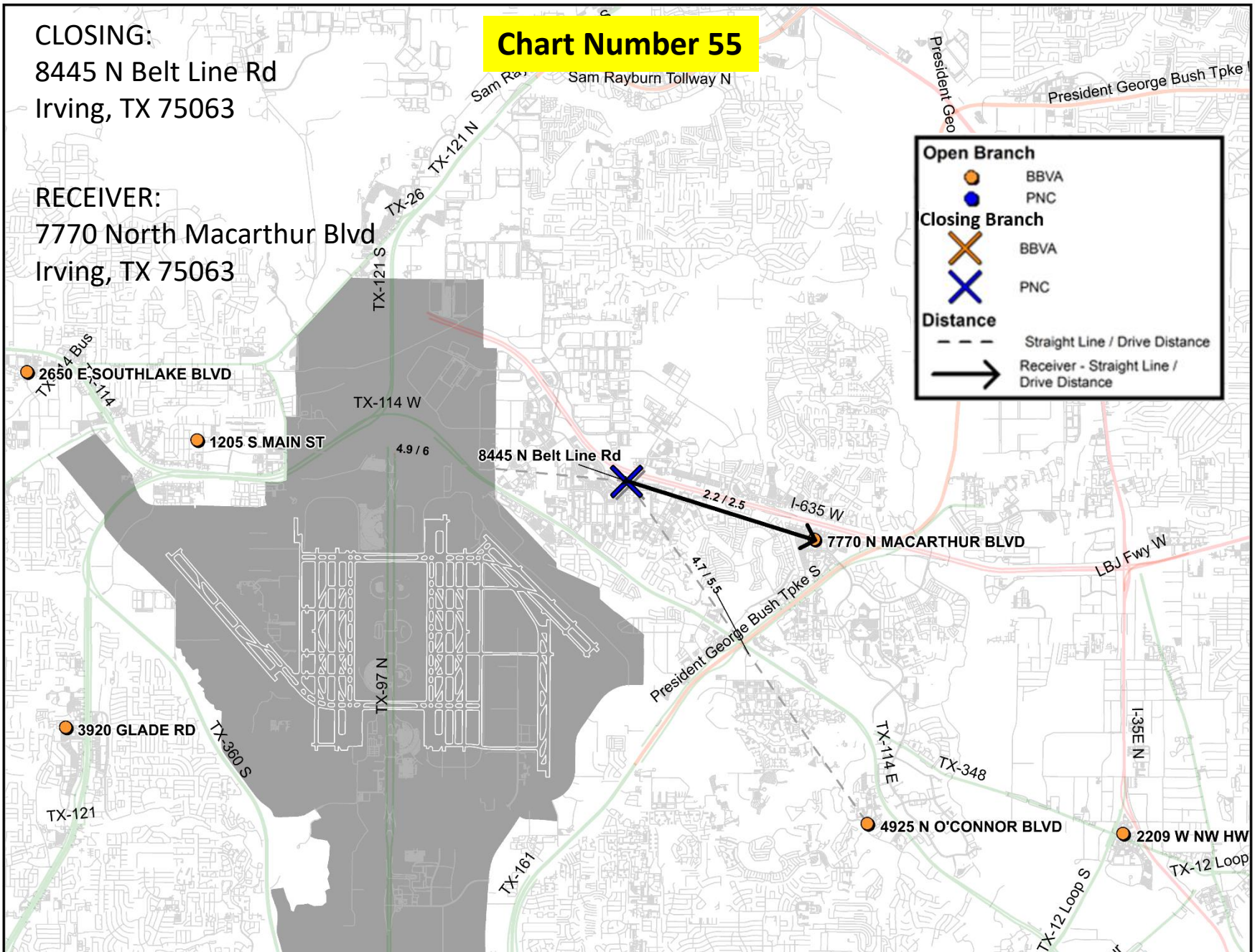
TX-507 Snurr



**CLOSING:**  
8445 N Belt Line Rd  
Irving, TX 75063

**Chart Number 55**

**RECEIVER:**  
7770 North Macarthur Blvd  
Irving, TX 75063



**Open Branch**

- BBVA
- PNC

**Closing Branch**

- ✕ BBVA
- ✕ PNC

**Distance**

- Straight Line / Drive Distance
- ➔ Receiver - Straight Line / Drive Distance



**CLOSING:**  
5300 San Dario Ave  
Laredo, TX 78041

# Chart Number 56

**RECEIVER:**  
5810 San Bernardo Ave  
Laredo, TX 78041

9502 MINES RD

1311 E DEL MAR BLVD

102 Del Ct

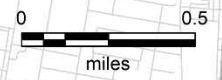
5810 N SAN BERNARDO AVE

0.4 / 1.1

5300 San Dario Ave

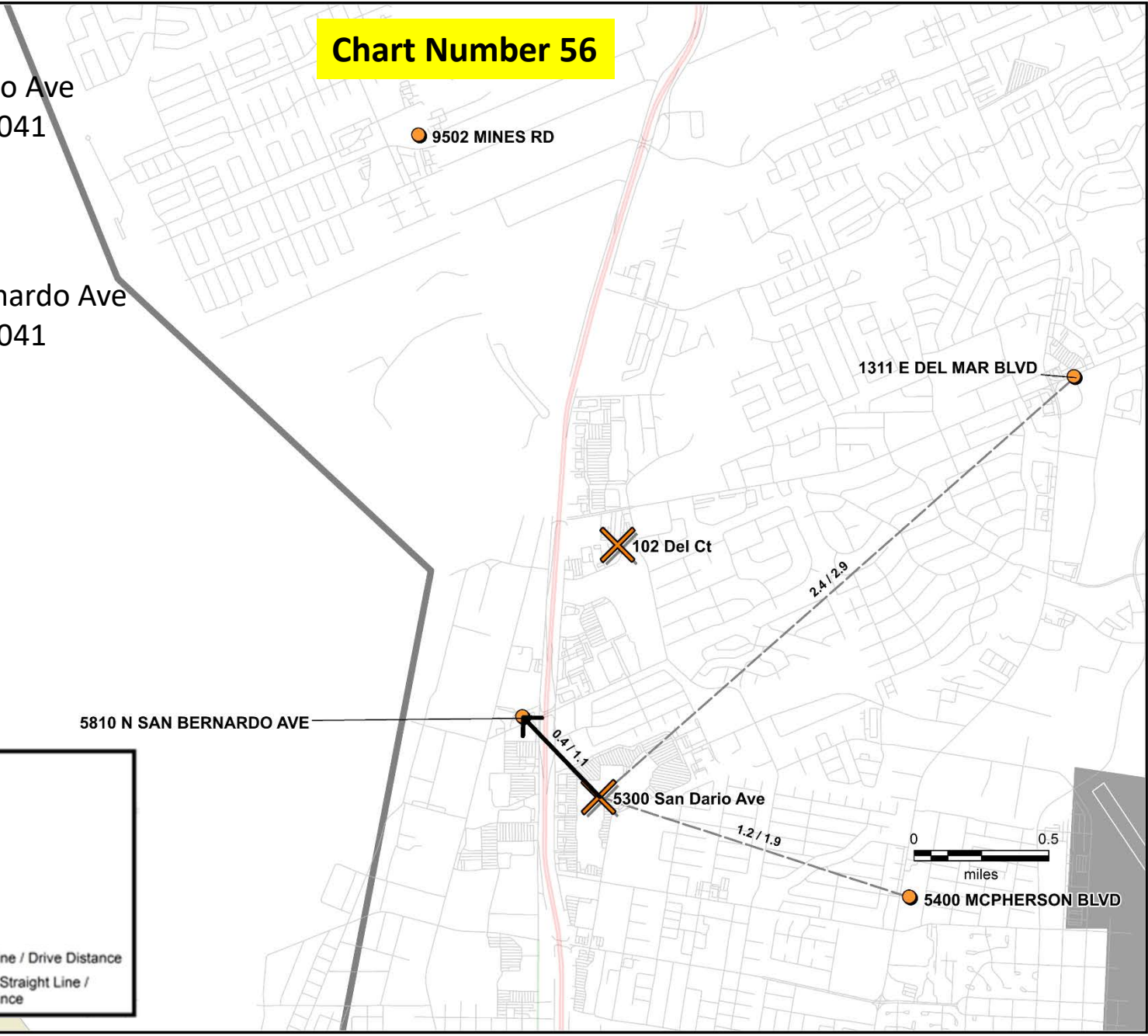
2.4 / 2.9

1.2 / 1.9



5400 MCPHERSON BLVD







<b>Open Branch</b>	
	BBVA
	PNC
<b>Closing Branch</b>	
	BBVA
	PNC
<b>Distance</b>	
	Straight Line / Drive Distance
	Receiver - Straight Line / Drive Distance



CLOSING:  
102 Del Ct  
Laredo, TX 78041

RECEIVER:  
9502 Mines Rd.  
LAREDO, TX 78045

# Chart Number 57

<b>Open Branch</b>	
	BBVA
	PNC
<b>Closing Branch</b>	
	BBVA
	PNC
<b>Distance</b>	
	Straight Line / Drive Distance
	Receiver - Straight Line / Drive Distance

5810 N SAN BERNARDO AVE

9502 MINES RD

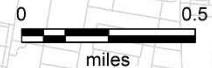
1.7 / 2.2

0.7 / 1.3

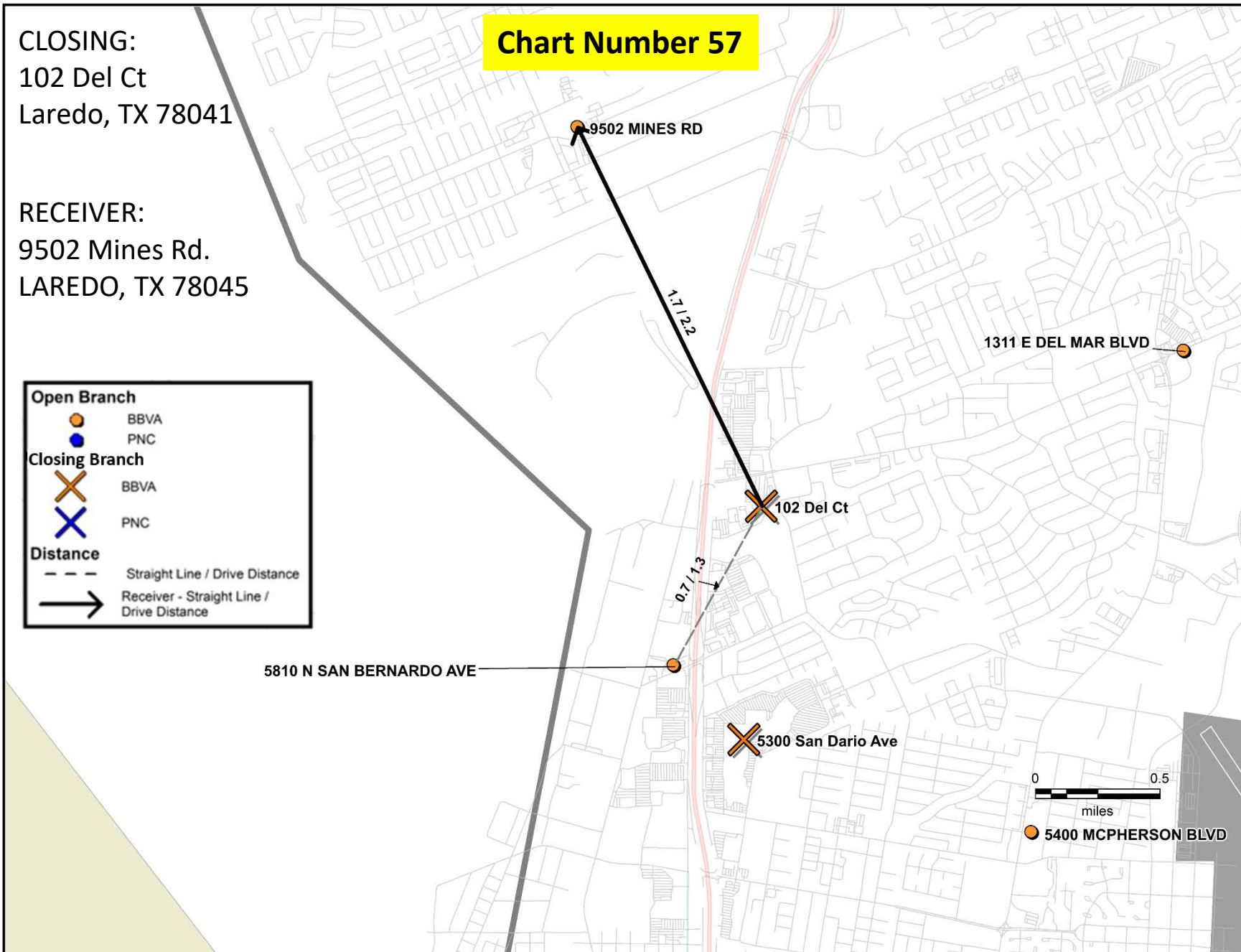
102 Del Ct

1311 E DEL MAR BLVD

5300 San Dario Ave



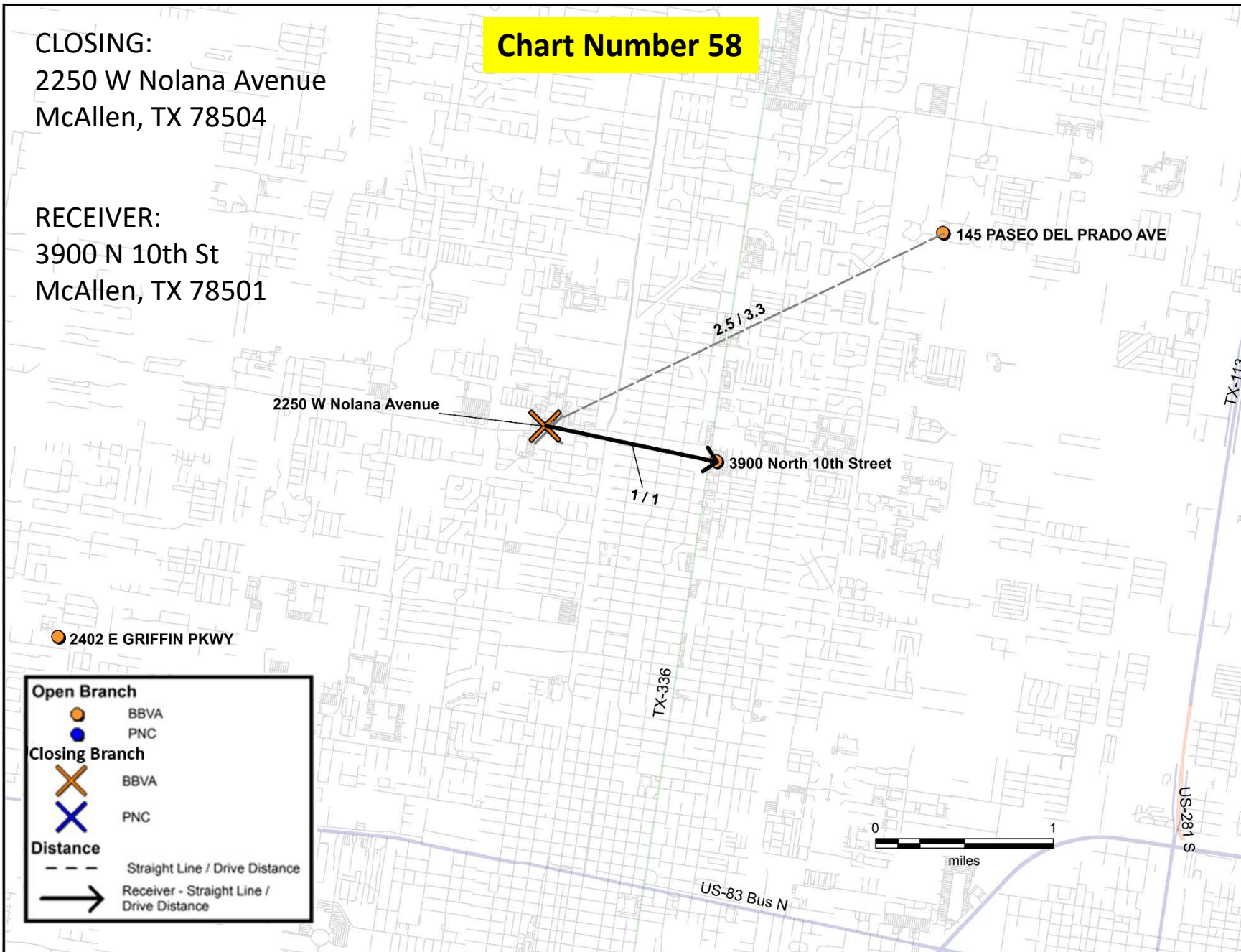
5400 MCPHERSON BLVD



# Chart Number 58

**CLOSING:**  
2250 W Nolana Avenue  
McAllen, TX 78504

**RECEIVER:**  
3900 N 10th St  
McAllen, TX 78501



2402 E GRIFFIN PKWY

145 PASEO DEL PRADO AVE

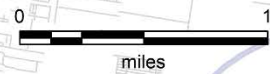
2250 W Nolana Avenue

2.5133

1 / 1

3900 North 10th Street

<b>Open Branch</b>	● BBVA
	● PNC
<b>Closing Branch</b>	✕ BBVA
	✕ PNC
<b>Distance</b>	--- Straight Line / Drive Distance
	→ Receiver - Straight Line / Drive Distance



US-83 Bus N

US-281 S

TX-113

TX-336



CLOSING:  
201 Starr St  
Mercedes, TX 78570

**Chart Number 59**

RECEIVING:  
417 S International Blvd  
Weslaco, TX 78596

<b>Open Branch</b>	● BBVA
	● PNC
<b>Closing Branch</b>	✕ BBVA
	✕ PNC
<b>Distance</b>	- - - Straight Line / Drive Distance
	➔ Receiver - Straight Line / Drive Distance

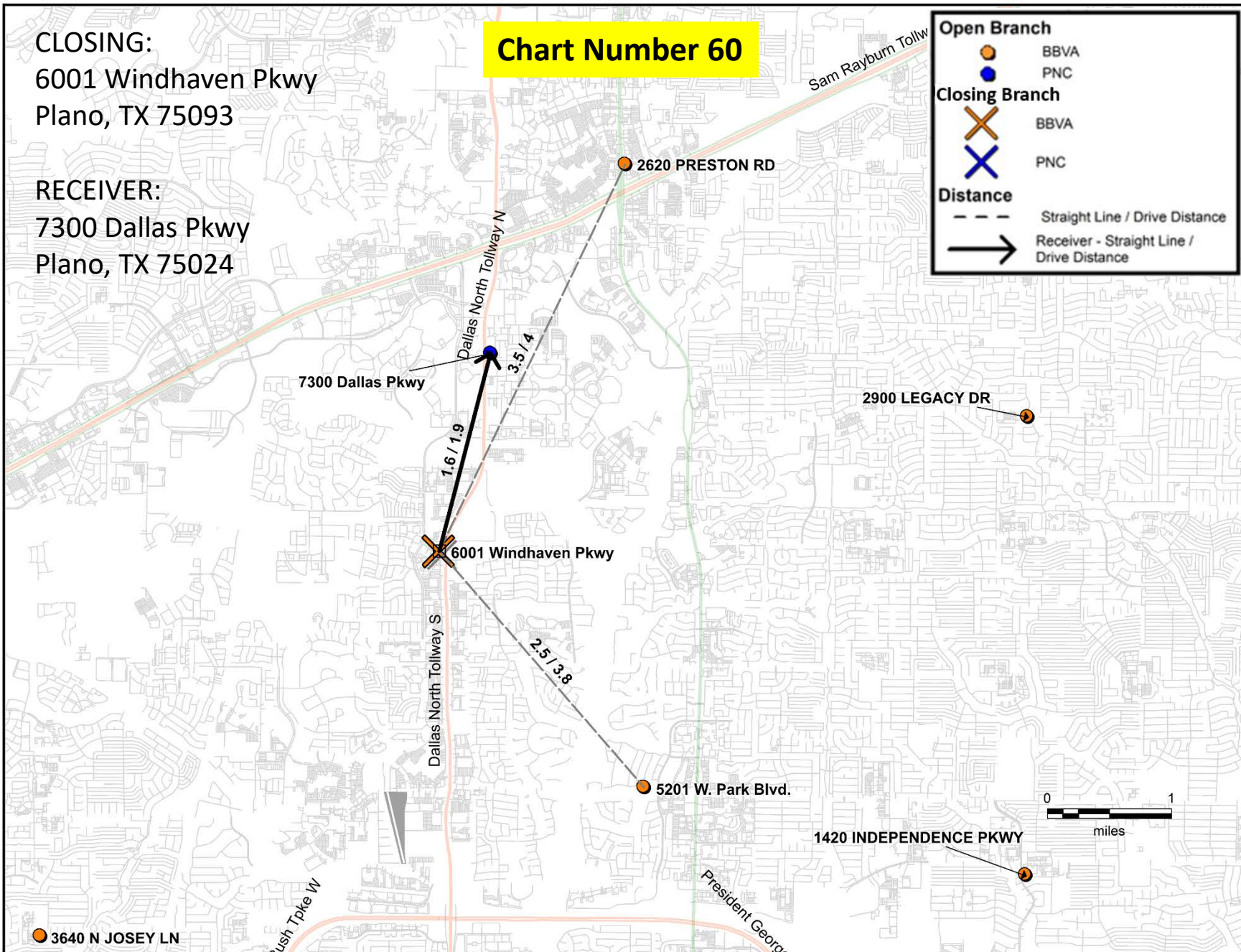


**CLOSING:**  
6001 Windhaven Pkwy  
Plano, TX 75093

**RECEIVER:**  
7300 Dallas Pkwy  
Plano, TX 75024

# Chart Number 60

<b>Open Branch</b>	●	BBVA
	●	PNC
<b>Closing Branch</b>	✕	BBVA
	✕	PNC
<b>Distance</b>	---	Straight Line / Drive Distance
	→	Receiver - Straight Line / Drive Distance



# Chart Number 61

**CLOSING:**  
2927 Nall St  
Port Neches, TX 77651

**RECEIVER:**  
8150 Memorial Blvd  
Port Arthur, TX 77642

**Open Branch**

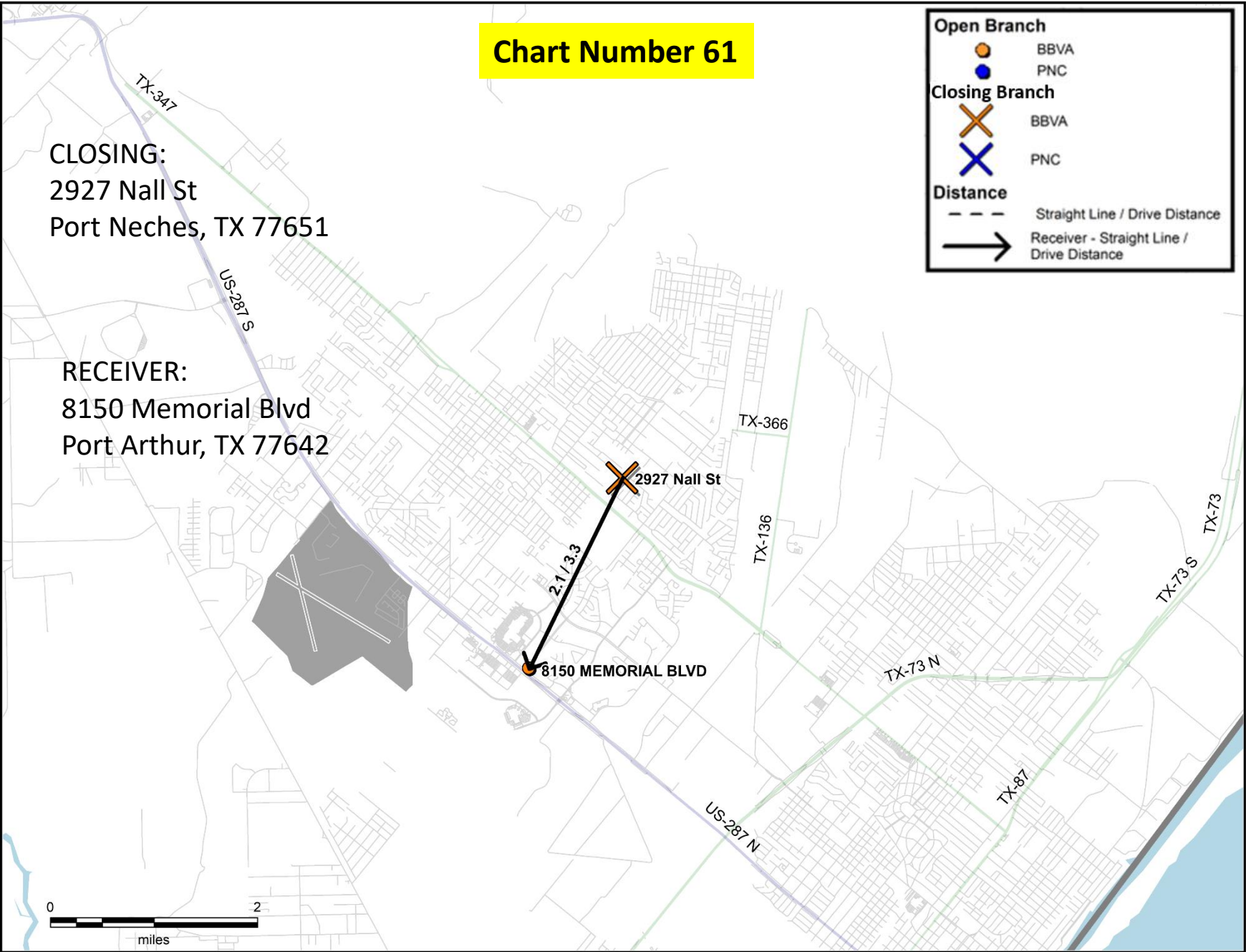
- BBVA
- PNC

**Closing Branch**

- BBVA
- PNC

**Distance**

- Straight Line / Drive Distance
- Receiver - Straight Line / Drive Distance



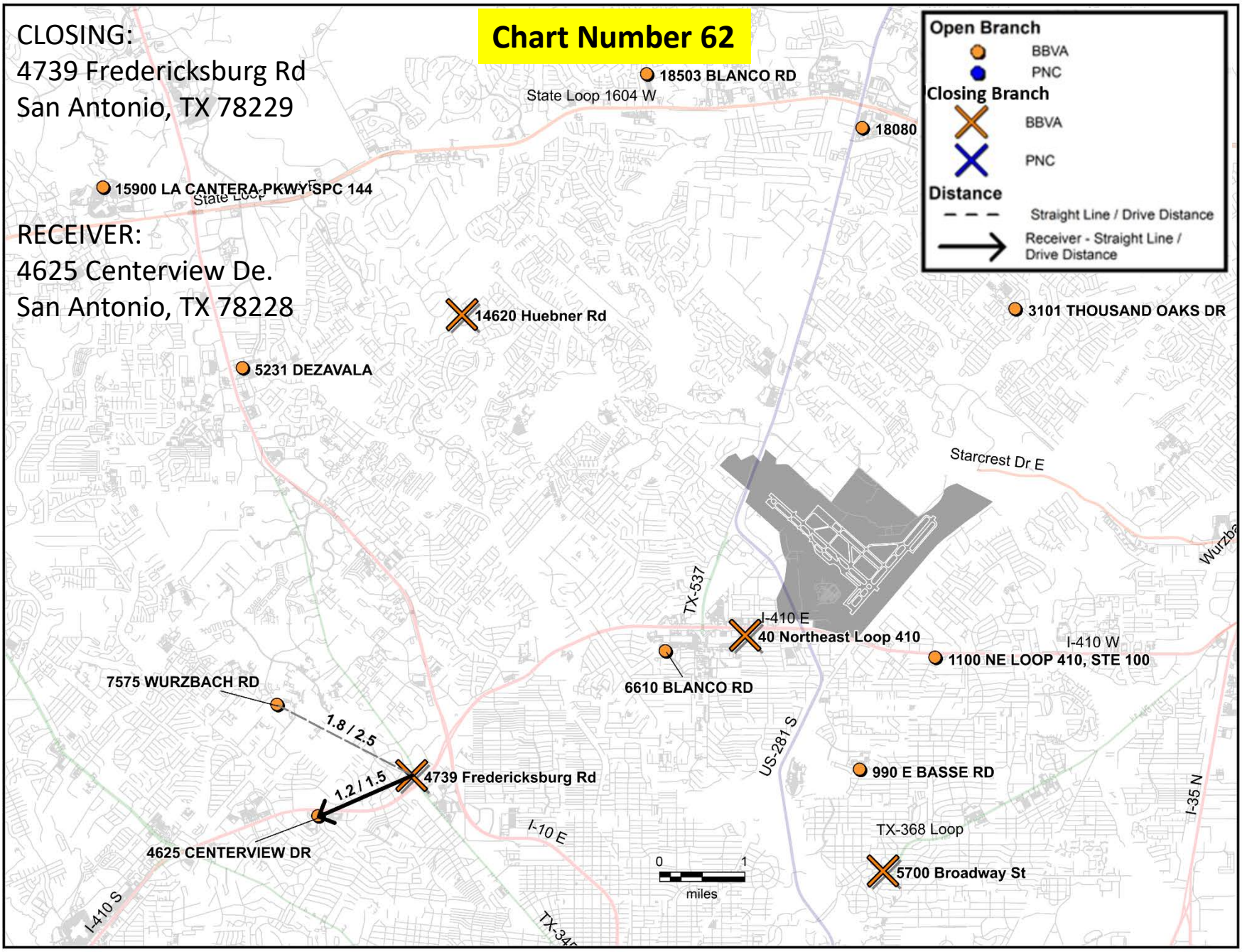


**CLOSING:**  
4739 Fredericksburg Rd  
San Antonio, TX 78229

# Chart Number 62

**RECEIVER:**  
4625 Centerview De.  
San Antonio, TX 78228







<b>Open Branch</b>	●	BBVA
	●	PNC
<b>Closing Branch</b>	✕	BBVA
	✕	PNC
<b>Distance</b>	---	Straight Line / Drive Distance
	→	Receiver - Straight Line / Drive Distance



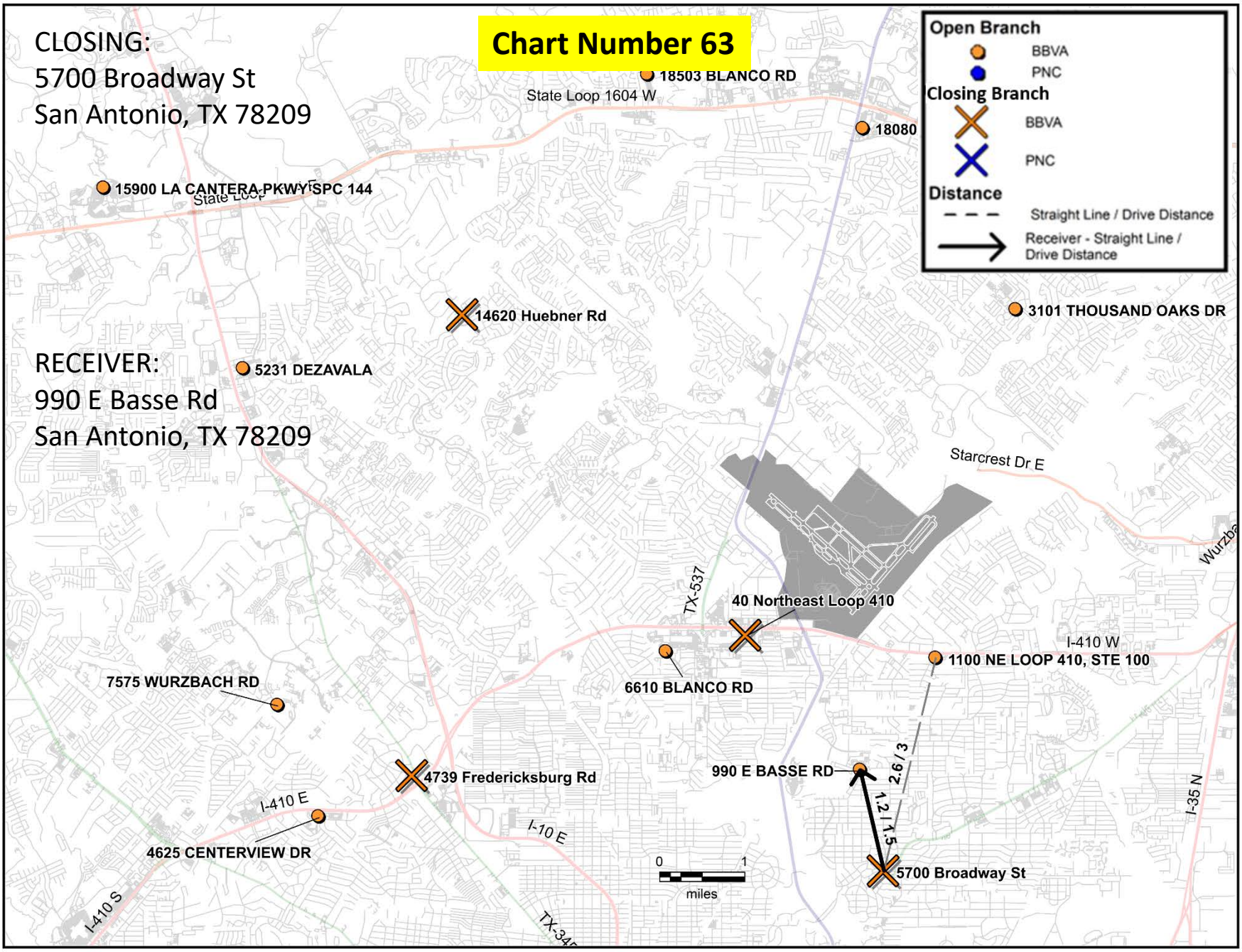


**CLOSING:**  
 5700 Broadway St  
 San Antonio, TX 78209

**Chart Number 63**

<b>Open Branch</b>	
	BBVA
	PNC
<b>Closing Branch</b>	
	BBVA
	PNC
<b>Distance</b>	
	Straight Line / Drive Distance
	Receiver - Straight Line / Drive Distance

**RECEIVER:**  
 990 E Basse Rd  
 San Antonio, TX 78209



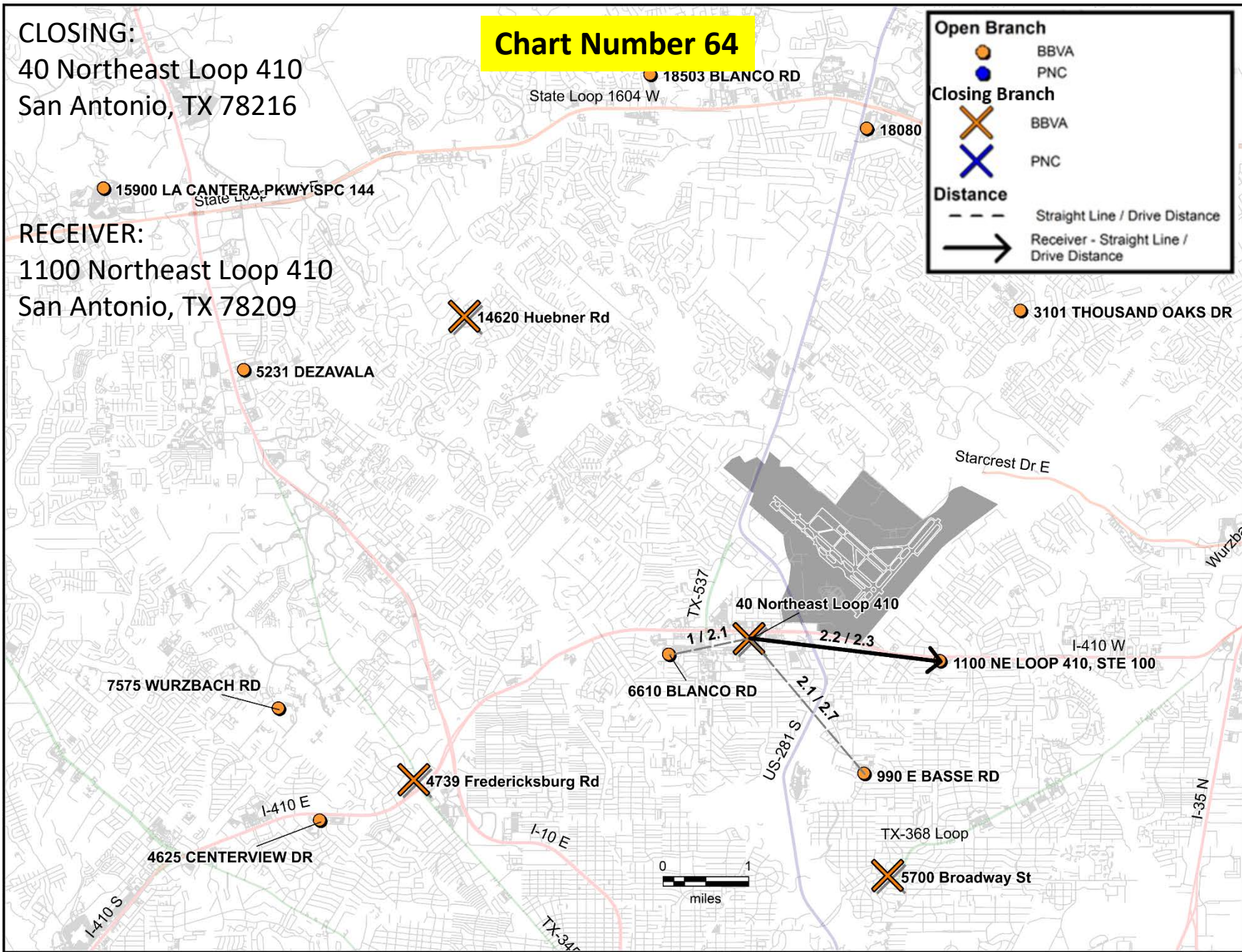


**CLOSING:**  
40 Northeast Loop 410  
San Antonio, TX 78216

# Chart Number 64

**RECEIVER:**  
1100 Northeast Loop 410  
San Antonio, TX 78209

<b>Open Branch</b>	●	BBVA
	●	PNC
<b>Closing Branch</b>	✕	BBVA
	✕	PNC
<b>Distance</b>	---	Straight Line / Drive Distance
	→	Receiver - Straight Line / Drive Distance





**CLOSING:**  
14620 Huebner Rd  
San Antonio, TX 78230

**Chart Number 65**

**RECEIVER:**  
5231 De Zavala Rd  
San Antonio, TX 78249

**Open Branch**

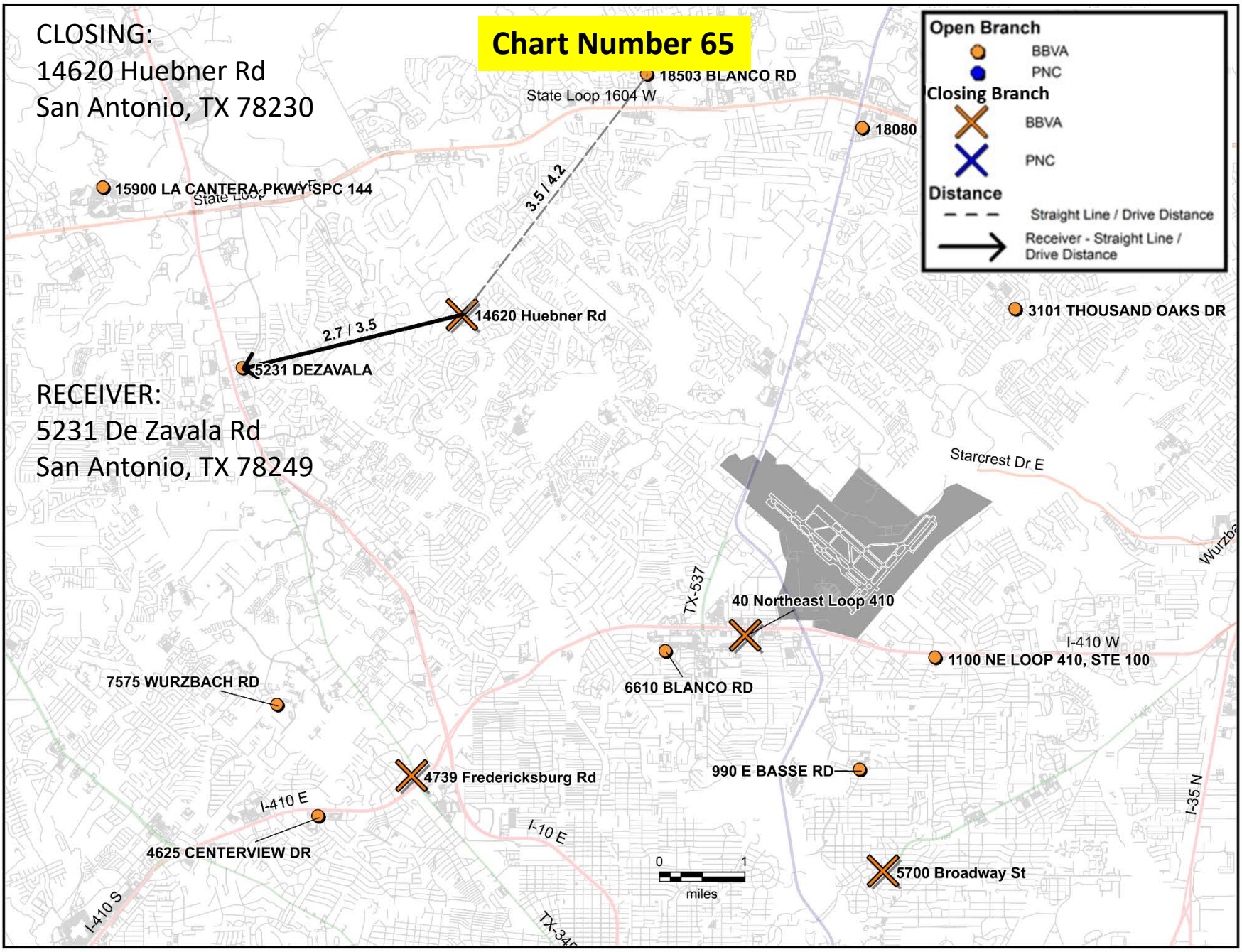
- BBVA
- PNC

**Closing Branch**

- BBVA
- PNC

**Distance**

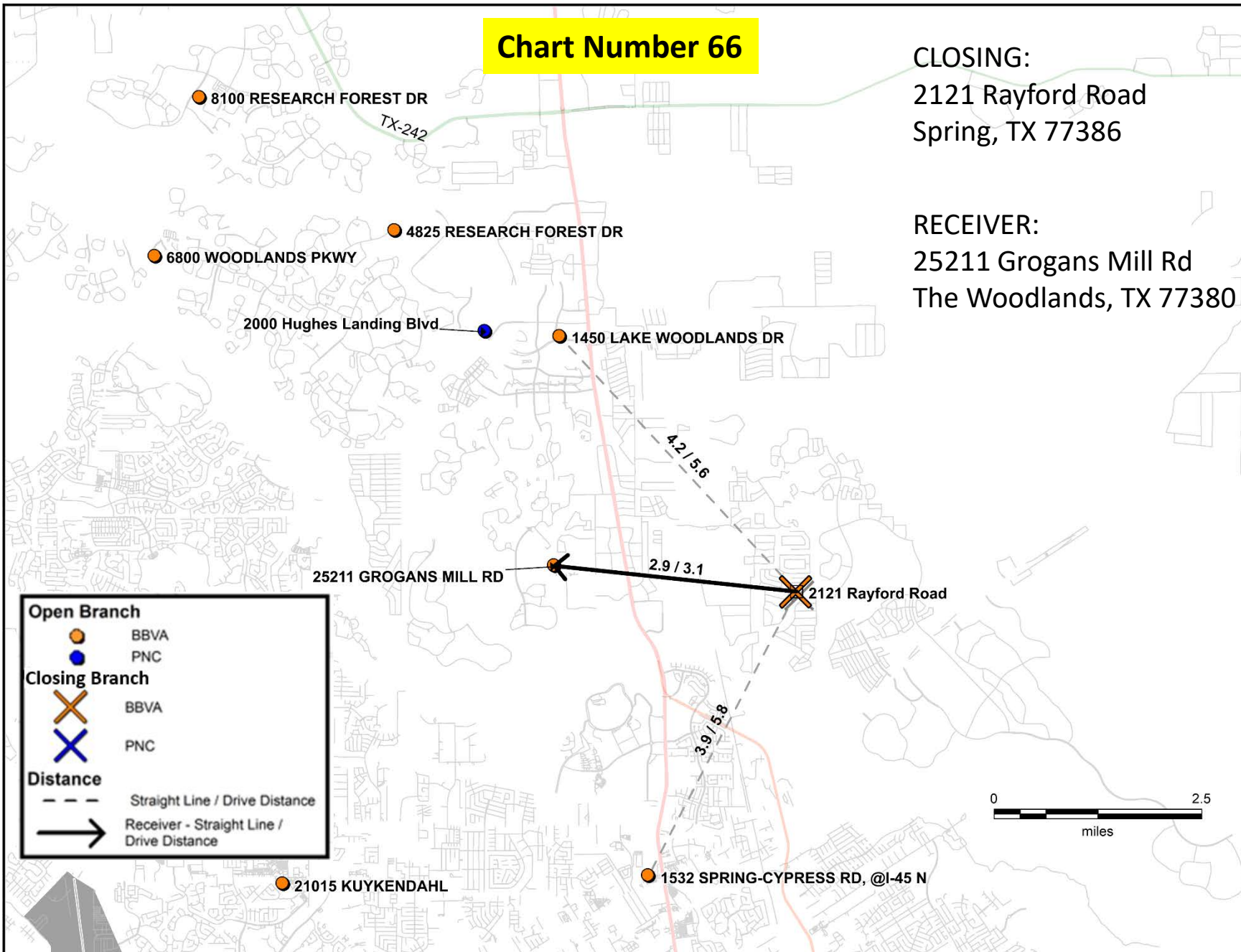
- Straight Line / Drive Distance
- Receiver - Straight Line / Drive Distance



# Chart Number 66

**CLOSING:**  
2121 Rayford Road  
Spring, TX 77386

**RECEIVER:**  
25211 Grogans Mill Rd  
The Woodlands, TX 77380



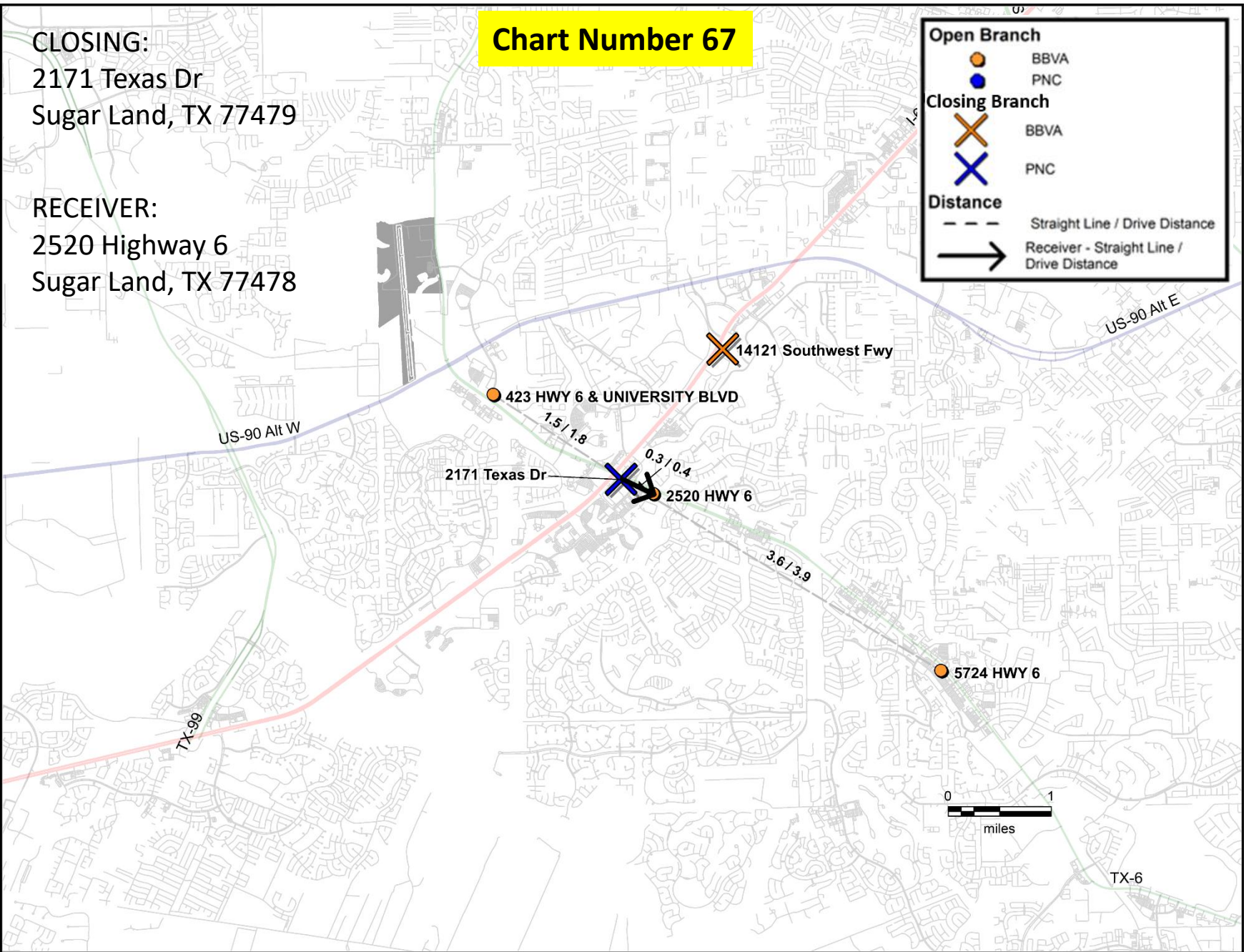


# Chart Number 67

**CLOSING:**  
2171 Texas Dr  
Sugar Land, TX 77479

**RECEIVER:**  
2520 Highway 6  
Sugar Land, TX 77478

Open Branch	
	BBVA
	PNC
Closing Branch	
	BBVA
	PNC
Distance	
	Straight Line / Drive Distance
	Receiver - Straight Line / Drive Distance





**CLOSING:**

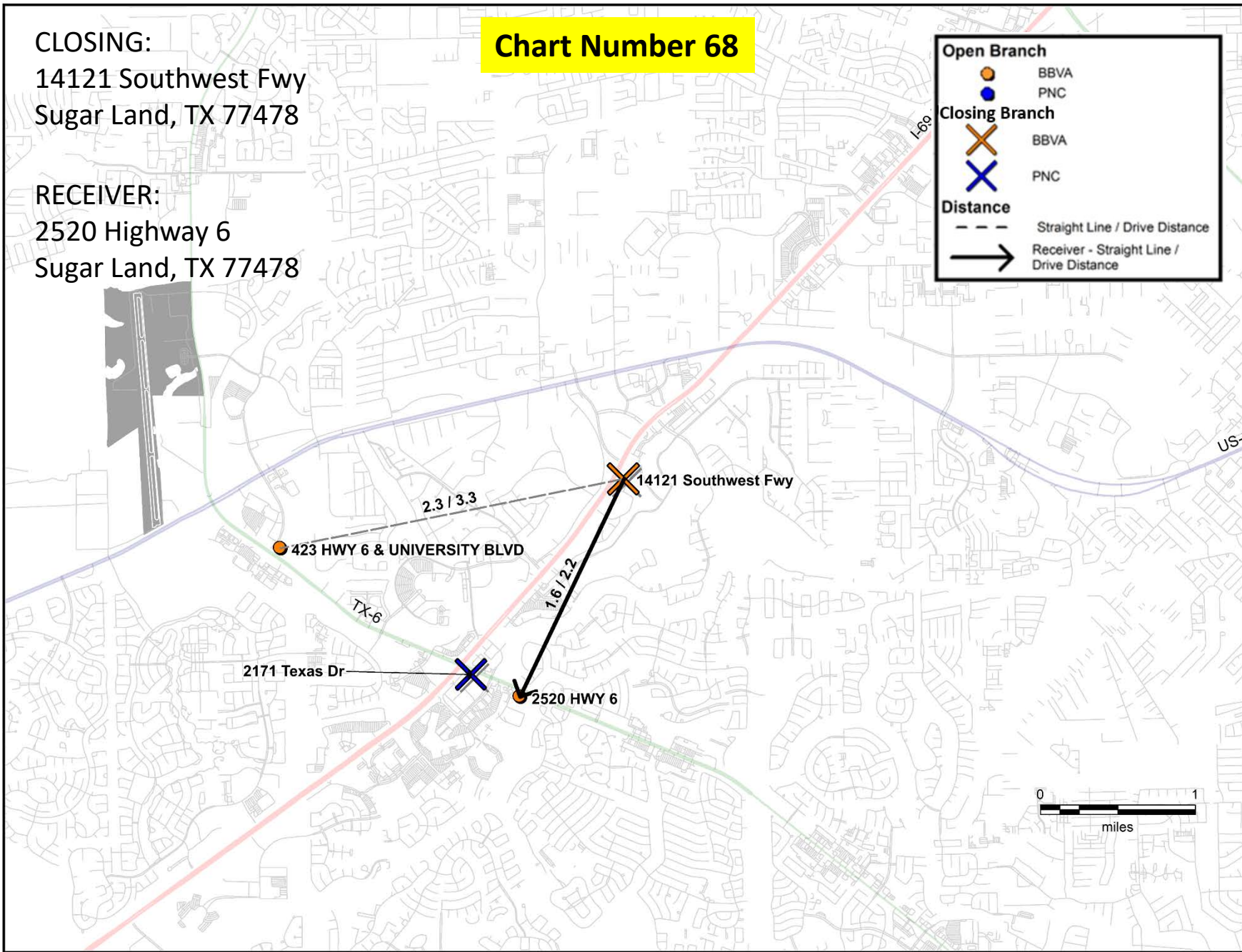
14121 Southwest Fwy  
Sugar Land, TX 77478

# Chart Number 68

**RECEIVER:**

2520 Highway 6  
Sugar Land, TX 77478

<b>Open Branch</b>	● BBVA
	● PNC
<b>Closing Branch</b>	✕ BBVA
	✕ PNC
<b>Distance</b>	- - - Straight Line / Drive Distance
	➔ Receiver - Straight Line / Drive Distance

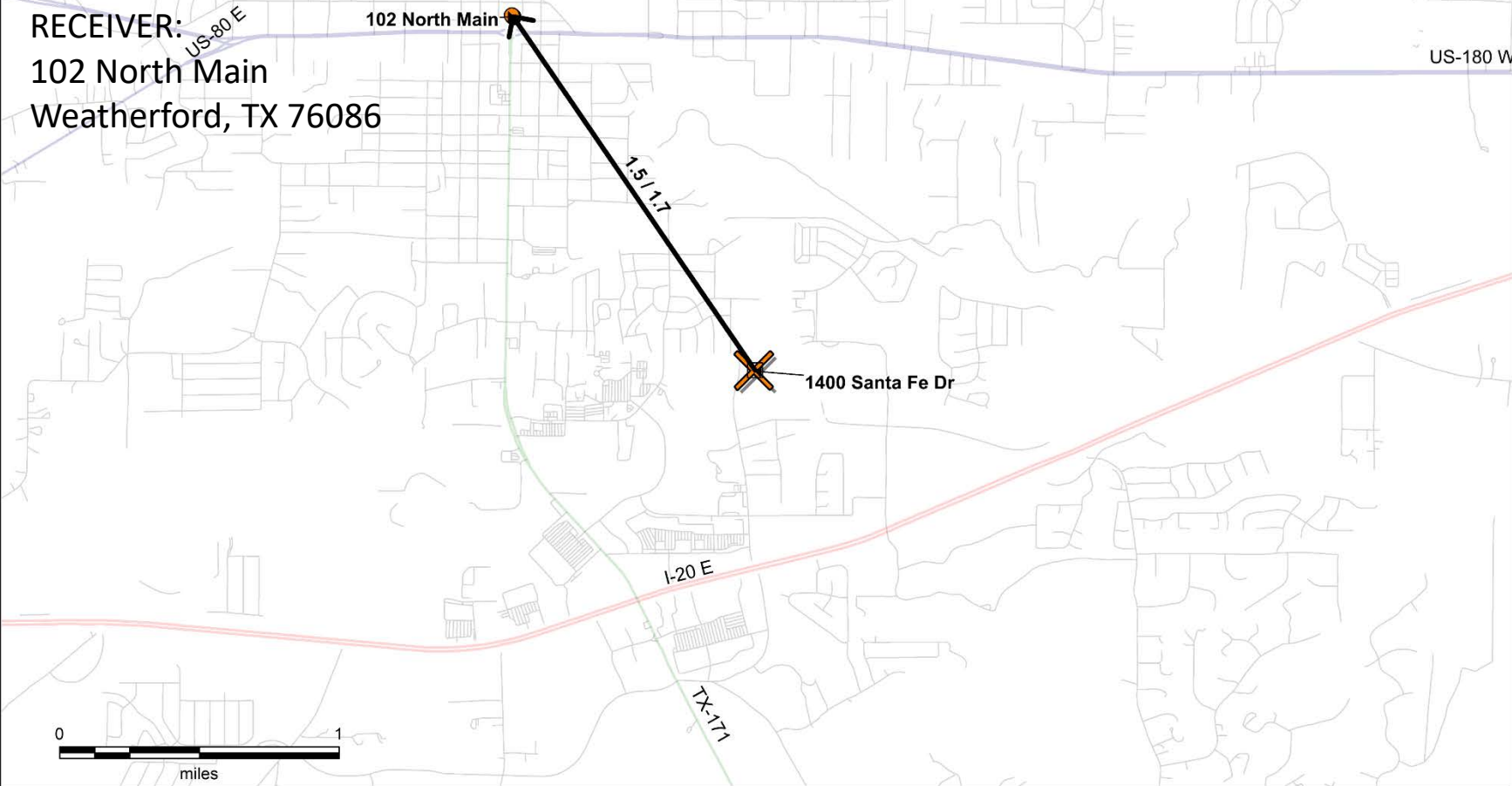


# Chart Number 69

**CLOSING:**  
1400 Santa Fe Dr  
Weatherford, TX 76086

<b>Open Branch</b>	BBVA
	PNC
<b>Closing Branch</b>	BBVA
	PNC
<b>Distance</b>	---
	Receiver - Straight Line / Drive Distance

**RECEIVER:**  
102 North Main  
Weatherford, TX 76086









**CLOSING:**

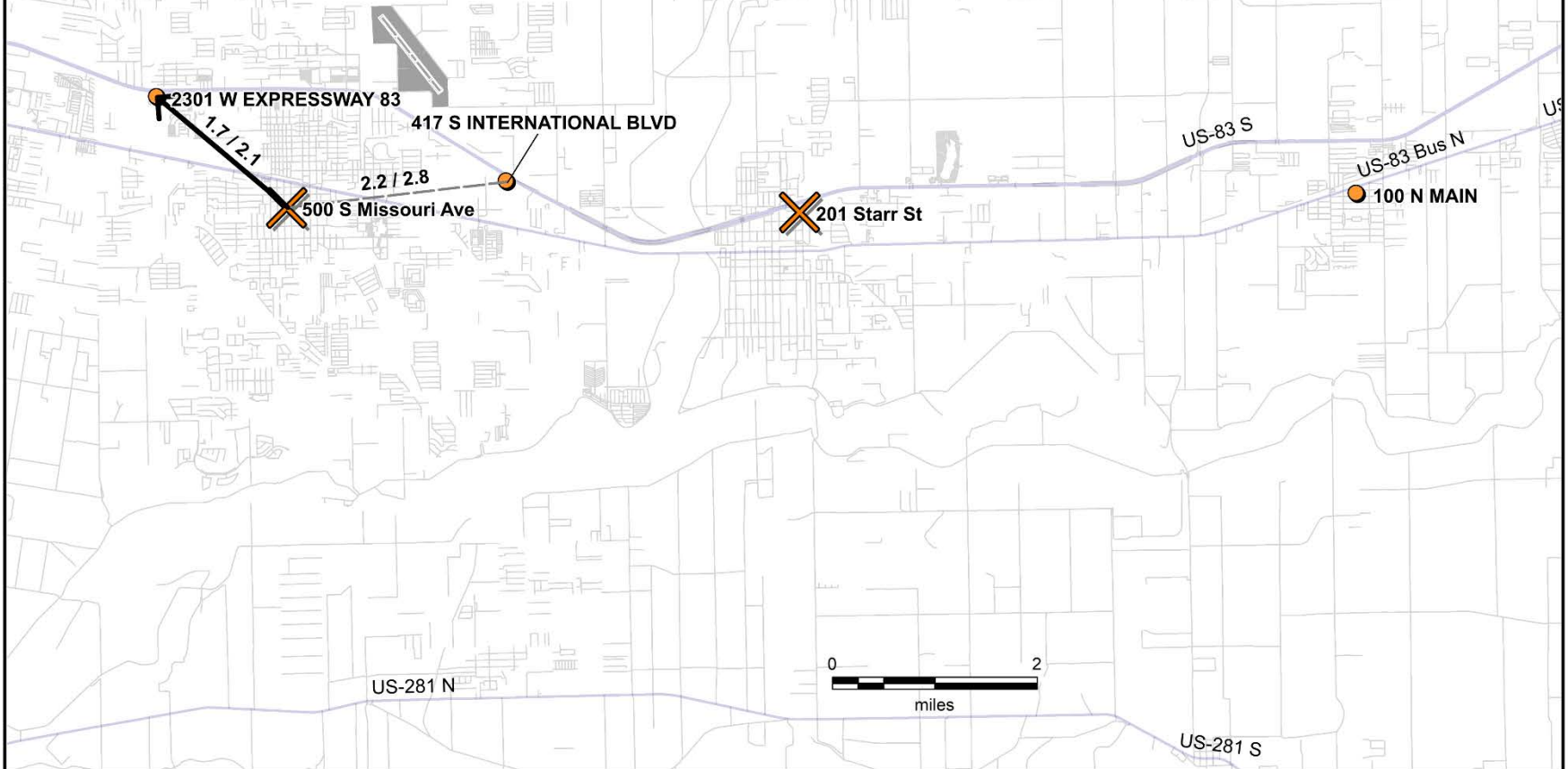
500 S Missouri Ave  
Weslaco, TX 78596

**RECEIVER:**

2301 W Expressway 83  
Weslaco, TX 78596

**Chart Number 70**

<b>Open Branch</b>		BBVA
		PNC
<b>Closing Branch</b>		BBVA
		PNC
<b>Distance</b>		Straight Line / Drive Distance
		Receiver - Straight Line / Drive Distance











# Chart Number 71

**CLOSING:**  
4702 S 14th St  
Abilene, TX 79605

**RECEIVER:**  
1049 N 3rd St  
Abilene, TX 79601

Open Branch	
	BBVA
	PNC
Closing Branch	
	BBVA
	PNC
Distance	
	Straight Line / Drive Distance
	Receiver - Straight Line / Drive Distance

