



NC Commercial, Savings Banks & Thrifts Ranked by Assets as of September 30, 2005

Rank	Name	City	Assets (\$000)	Deposits (\$000)
1	Bank of America, National Association	Charlotte	1,057,298,476	681,661,059
2	Wachovia Bank, National Association	Charlotte	477,994,000	327,267,000
3	Branch Banking and Trust Company	Winston Salem	77,639,469	53,362,304
4	RBC Centura Bank	Rocky Mount	20,128,825	10,852,799
5	First-Citizens Bank & Trust Company	Raleigh	12,594,138	10,772,037
6	First Charter Bank	Charlotte	4,685,763	2,913,486
7	First Bank	Troy	1,756,642	1,481,707
8	Southern Community Bank and Trust	Winston Salem	1,288,042	902,075
9	The Fidelity Bank	Fuquay-Varina	1,240,070	1,087,615
10	United Community Bank	Murphy	1,086,672	789,669
11	Bank of Granite	Granite Falls	1,073,953	913,822
12	Southern Bank and Trust Company	Mount Olive	1,059,362	931,110
13	FNB Southeast	Reidsville	1,014,388	834,814
14	Yadkin Valley Bank and Trust Company	Elkin	997,353	785,576
15	Lexington State Bank	Lexington	991,164	817,959
16	Capital Bank	Raleigh	924,951	709,737
17	First National Bank and Trust Company	Asheboro	906,604	722,287
18	Macon Bank, Inc.	Franklin	905,509	619,398
19	HomeTrust Bank	Clyde	854,197	589,448
20	Piedmont Federal Savings and Loan Association	Winston-Salem	844,981	647,350
21	First South Bank	Washington	823,689	736,583
22	The First National Bank of Shelby	Shelby	784,921	525,029
23	Gateway Bank & Trust Company	Elizabeth City	737,932	595,873
24	Peoples Bank	Newton	727,133	590,089
25	Cooperative Bank	Wilmington	715,113	547,453
26	High Point Bank and Trust Company	High Point	672,540	528,953
27	Bank of North Carolina	Thomasville	577,971	463,134
28	Asheville Savings Bank, S.S.B.	Asheville	572,237	451,784
29	The East Carolina Bank	Engelhard	542,216	457,059
30	Citizens South Bank	Gastonia	517,495	375,048
31	Farmers & Merchants Bank	Granite Quarry	476,566	361,337
32	Four Oaks Bank & Trust Company	Four Oaks	475,910	381,141
33	Paragon Commercial Bank	Raleigh	460,544	397,785
34	Catawba Valley Bank	Hickory	444,496	365,442
35	American Community Bank	Monroe	442,514	370,728
36	Crescent State Bank	Cary	404,713	313,960
37	North State Bank	Raleigh	373,199	334,991
38	Bank of the Carolinas	Mocksville	370,268	304,448
39	1st State Bank	Burlington	365,563	274,205
40	Mid Carolina Bank	Burlington	357,382	287,804
41	Security Savings Bank, SSB	Southport	339,503	237,783
42	Carolina Bank	Greensboro	328,835	277,523
43	Waccamaw Bank	Whiteville	317,856	269,237
44	Bank of Wilmington	Wilmington	311,869	258,140

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Rank	Name	City	Assets (\$000)	Deposits (\$000)
45	New Century Bank	Dunn	311,515	256,395
46	First Trust Bank	Charlotte	292,174	240,258
47	Mountain 1st Bank & Trust Company	Hendersonville	285,617	242,270
48	Randolph Bank & Trust Company	Asheboro	259,315	213,049
49	KS Bank, Inc.	Smithfield	259,226	192,654
50	Mechanics & Farmers Bank	Durham	245,711	203,382
51	Bank of Stanly	Albemarle	243,432	189,377
52	The Heritage Bank	Lucama	238,546	206,888
53	Home Savings Bank of Albemarle, SSB	Albemarle	233,504	194,848
54	Blue Ridge Savings Bank, Inc.	Asheville	223,405	201,314
55	First Gaston Bank of North Carolina	Gastonia	222,465	184,000
56	AF Bank	West Jefferson	213,773	167,864
57	First Federal Savings Bank of Lincolnton	Lincolnton	213,480	173,425
58	First Federal Bank	Dunn	187,692	159,414
59	Lumbee Guaranty Bank	Pembroke	177,428	146,850
60	The Little Bank, Incorporated	Kinston	173,927	149,797
61	Harrington Bank, FSB	Chapel Hill	172,528	100,454
62	Surrey Bank & Trust	Mount Airy	171,006	140,352
63	The Scottish Bank	Charlotte	168,712	141,904
64	BANK OF OAK RIDGE	Oak Ridge	162,507	123,272
65	Cardinal State Bank	Durham	152,080	125,254
66	SterlingSouth Bank & Trust Company	Greensboro	148,281	121,262
67	Roxboro Savings Bank, SSB	Roxboro	147,398	112,755
68	The Bank of Currituck	Moyock	146,549	115,047
69	Alamance Bank	Graham	144,302	107,220
70	Cornerstone Bank	Wilson	141,880	117,862
71	INDUSTRIAL FEDERAL SAVINGS BANK	Lexington	141,564	103,631
72	Mooresville Savings Bank, SSB	Mooresville	141,216	120,071
73	The Bank of Asheville	Asheville	136,729	118,043
74	Port City Capital Bank	Wilmington	133,745	120,880
75	Square 1 Bank	Durham	110,875	12,417
76	Carolina Trust Bank	Lincolnton	101,714	82,333
77	Wake Forest Federal Savings and Loan Association	Wake Forest	99,732	81,095
78	Mutual Community Savings Bank, SSB	Durham	91,300	73,631
79	New Century Bank of Fayetteville	Fayetteville	89,519	80,012
80	Belmont Federal Savings and Loan Association	Belmont	86,278	70,059
81	Parkway Bank	Lenoir	85,320	71,181
82	Sound Banking Company	Morehead City	84,952	77,222
83	Taylorsville Savings Bank, SSB	Taylorsville	83,152	71,748
84	NewDominion Bank	Charlotte	80,917	43,921
85	Cherryville Federal Savings and Loan Association	Cherryville	79,928	61,169
86	First Carolina State bank	Rocky Mount	77,968	65,894
87	Morganton Federal Savings and Loan Association	Morganton	73,182	50,854
88	Alliance Bank & Trust Company	Gastonia	63,239	47,229
89	Cabarrus Bank & Trust Company	Concord	61,283	54,989
90	Progressive State Bank	Lumberton	59,610	52,135
91	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	57,731	42,803
92	Select Bank & Trust Company	Greenville	52,891	39,127

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Rank	Name	City	Assets (\$000)	Deposits (\$000)
93	TriStone Community Bank	Winston Salem	52,013	37,516
94	First Savings and Loan Association	Mebane	50,038	39,924
95	New Republic Savings Bank	Roanoke Rapids	47,426	38,529
96	Carolina Commerce Bank	Gastonia	46,573	39,694
97	Nantahala Bank & Trust Company	Franklin	46,122	37,569
98	Longleaf Community Bank	Rockingham	45,659	36,592
99	Roanoke Valley Savings Bank, SSB	Roanoke Rapids	42,525	33,313
100	Anson Bank & Trust Co.	Wadesboro	38,208	28,054
101	Millennia Community Bank	Greenville	29,546	24,324
102	Tarboro Savings Bank, SSB	Tarboro	28,356	22,806
103	Jackson Savings Bank, SSB	Sylva	27,670	21,306
104	Black Mountain Savings Bank, SSB	Black Mountain	27,265	23,797
105	Gibsonville Community Savings Bank, SSB	Gibsonville	19,457	14,876
106	Hertford Savings Bank, SSB	Hertford	14,030	12,149
107	Mount Gilead Savings and Loan Association	Mount Gilead	9,416	7,118