

NC Commercial Banks Ranked by Assets
March 31, 2002

Rank	Name	City	Assets (\$000)	Deposits (\$000)
1	Bank of America, National Association	Charlotte	540,610,000	385,250,000
2	First Union National Bank	Charlotte	226,897,000	140,786,000
3	Wachovia Bank, National Association	Winston-Salem	72,117,458	46,954,059
4	Branch Banking and Trust Company	Winston-Salem	55,339,547	33,422,854
5	RBC Centura Bank	Rocky Mount	13,795,561	7,380,171
6	First-Citizens Bank & Trust Company	Raleigh	10,626,774	9,203,268
7	First Charter Bank	Concord	3,379,689	2,224,879
8	First Bank	Troy	1,148,931	1,008,808
9	The Fidelity Bank	Fuquay-Varina	973,274	840,662
10	Southern Bank and Trust Company	Mount Olive	839,483	740,868
11	Lexington State Bank	Lexington	835,182	685,247
12	Piedmont Federal Savings and Loan Association	Winston-Salem	816,057	645,849
13	The Hometown Bank	Clyde	688,816	508,703
14	Bank of Granite	Granite Falls	681,429	534,733
15	FNB Southeast	Reidsville	671,524	546,034
16	Carolina Community Bank	Murphy	657,213	497,810
17	Capital Bank	Raleigh	640,138	482,158
18	Peoples Bank	Newton	621,960	499,000
19	MountainBank	Hendersonville	611,924	511,143
20	First National Bank and Trust Company	Asheboro	597,938	495,943
21	High Point Bank and Trust Company	High Point	578,954	490,190
22	First South Bank	Washington	562,681	501,584
23	The First National Bank of Shelby	Shelby	556,298	376,825
24	Southern Community Bank and Trust	Winston Salem	518,867	408,929
25	Macon Bank, Inc.	Franklin	479,458	292,922
26	Cooperative Bank for Savings, Inc., SSB	Wilmington	462,839	352,566
27	Citizens South Bank	Gastonia	440,191	356,327
28	Asheville Savings Bank, S.S.B.	Asheville	424,671	357,624
29	Yadkin Valley Bank and Trust Company	Elkin	363,751	298,182
30	Farmers & Merchants Bank	Granite Quarry	341,787	280,247
31	1st State Bank	Burlington	341,145	248,857
32	The East Carolina Bank	Engelhard	315,835	270,827
33	Four Oaks Bank & Trust Company	Four Oaks	308,758	246,716

34	Security Savings Bank, SSB	Southport	245,339	189,859
35	Piedmont Bank	Statesville	241,018	215,418
36	The Community Bank	Pilot Mountain	226,605	195,672
37	Bank of North Carolina	Thomasville	223,446	181,966
38	Bank of Stanly	Albemarle	211,929	154,740
39	The Heritage Bank	Lucama	210,814	181,213
40	Home Savings Bank of Albemarle, SSB	Albemarle	210,417	168,557
41	Paragon Commercial Bank	Raleigh	198,335	166,860
42	Randolph Bank & Trust Company	Asheboro	196,904	154,578
43	Catawba Valley Bank	Hickory	196,742	156,907
44	American Community Bank	Monroe	193,630	166,223
45	Mechanics & Farmers Bank	Durham	175,477	143,845
46	Gateway Bank & Trust Company	Elizabeth City	171,196	124,066
47	AF Bank	West Jefferson	170,867	136,242
48	KS Bank, Inc.	Kenly	165,200	130,674
49	First Federal Savings Bank of Lincolnton	Lincolnton	164,664	124,005
50	High Street Banking Company	Asheville	164,361	138,074
51	Bank of the Carolinas	Mocksville	159,850	141,262
52	First Federal Savings Bank	Dunn	158,507	136,265
53	Carolina Bank	Greensboro	151,551	124,424
54	North State Bank	Raleigh	145,727	119,039
55	High Country Bank	Boone	145,112	126,596
56	First Gaston Bank of North Carolina	Gastonia	143,267	115,730
57	First Commerce Bank	Charlotte	142,706	115,937
58	First Trust Bank	Charlotte	142,552	126,377
59	Roxboro Savings Bank, SSB	Roxboro	141,014	112,250
60	Waccamaw Bank	Whiteville	139,572	118,867
61	Mooreville Savings Bank, SSB	Mooreville	138,898	111,658
62	Mid Carolina Bank	Burlington	137,914	121,991
63	Lumbee Guaranty Bank	Pembroke	137,870	121,956
64	Blue Ridge Savings Bank, Inc.	Asheville	135,509	126,899
65	Northwestern National Bank	Wilkesboro	135,393	116,186
66	Industrial Federal Savings Bank	Lexington	128,444	98,408
67	Crescent State Bank	Cary	127,898	111,921
68	Omni National Bank	Fayetteville	122,594	108,316
69	Rowan Savings Bank, SSB, Inc.	China Grove	116,002	96,830
70	U.S. Trust Company of North Carolina	Greensboro	109,761	35,754
71	The Bank of Currituck	Moyock	109,297	81,646
72	Bank of Wilmington	Wilmington	108,982	101,068
73	Alamance National Bank	Graham	106,414	88,352
74	New Century Bank	Dunn	104,151	87,082
75	The Scottish Bank	Charlotte	103,574	80,231
76	Wake Forest Federal Savings and Loan Association	Wake Forest	96,406	80,595

77	The Little Bank, Incorporated	Kinston	95,015	75,517
78	Home Savings Bank, SSB of Eden	Eden	93,945	76,441
79	Surrey Bank & Trust	Mount Airy	89,237	70,991
80	Belmont Federal Savings and Loan Association	Belmont	87,961	73,143
81	Taylorsville Savings Bank, SSB	Taylorsville	86,971	77,278
82	The Bank of Asheville	Asheville	85,093	76,621
83	Trinity Bank	Monroe	78,653	67,334
84	Morganton Federal Savings and Loan Association	Morganton	77,532	54,550
85	Mutual Community Savings Bank, SSB	Durham	71,660	51,174
86	Cherryville Federal Savings and Loan Association	Cherryville	70,895	58,520
87	Avery County Bank	Newland	66,020	50,154
88	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	64,405	53,003
89	Progressive State Bank	Lumberton	61,871	55,987
90	Cornerstone Bank	Wilson	56,948	51,692
91	Centennial Bank	Southern Pines	56,612	48,425
92	Independence Bank	Kernersville	54,427	48,919
93	Harrington Bank, FSB	Chapel Hill	54,061	48,348
94	SterlingSouth Bank & Trust Company	Greensboro	52,865	40,481
95	First Savings and Loan Association	Mebane	50,947	42,036
96	Bank of Oak Ridge	Oak Ridge	46,257	29,861
97	The Morris Plan Savings Bank, Inc., SSB	Burlington	43,660	33,454
98	Roanoke Valley Savings Bank, SSB	Roanoke Rapids	41,848	33,599
99	First Carolina State bank	Rocky Mount	36,945	30,386
100	Tarboro Savings Bank, SSB	Tarboro	35,613	30,487
101	Jackson Savings Bank, SSB	Sylva	32,333	27,014
102	Anson Bank & Trust Co.	Wadesboro	29,651	19,192
103	Carolina Trust Bank	Lincolnton	29,604	22,438
104	Cardinal State Bank	Durham	29,133	17,483
105	Liberty Savings and Loan Association	Liberty	27,878	21,129
106	Parkway Bank	Lenoir	25,587	19,010
107	Black Mountain Savings Bank, SSB	Black Mountain	22,801	19,916
108	New Republic Savings Bank	Rocky Mount	22,665	16,592
109	Sound Banking Company	Morehead City	21,720	15,306
110	Millennia Community Bank	Greenville	21,680	17,613
111	Gibsonville Community Savings Bank, SSB	Gibsonville	16,570	14,091
112	Hertford Savings Bank, SSB	Hertford	16,315	14,610
113	Mount Gilead Savings and Loan	Mount Gilead	8,408	6,400

Association