



NC Commercial, Savings Banks & Thrifts Ranked by Assets

June 30, 2003

Rank	Name	City	Assets (\$000)	Deposits (\$000)
1	Bank of America, National Association	Charlotte	656,219,000	442,765,000
2	Wachovia Bank, National Association	Charlotte	331,621,000	206,770,000
3	Branch Banking and Trust Company	Winston-Salem	67,483,312	40,389,496
4	RBC Centura Bank	Rocky Mount	19,083,472	9,129,903
5	First-Citizens Bank & Trust Company	Raleigh	11,161,748	9,758,891
6	First Charter Bank	Concord	3,969,997	2,582,219
7	First Bank	Troy	1,326,017	1,156,127
8	The Fidelity Bank	Fuquay-Varina	1,138,654	998,166
9	Southern Bank and Trust Company	Mount Olive	925,760	817,071
10	Capital Bank	Raleigh	908,796	689,345
11	Lexington State Bank	Lexington	893,867	742,858
12	MountainBank	Hendersonville	882,026	735,559
13	Piedmont Federal Savings and Loan Association	Winston-Salem	850,544	671,906
14	United Community Bank	Murphy	821,901	621,281
15	FNB Southeast	Reidsville	774,560	662,066
16	Bank of Granite	Granite Falls	747,721	614,942
17	Southern Community Bank and Trust	Winston Salem	724,874	505,681
18	The Hometown Bank	Clyde	721,890	503,562
19	The First National Bank of Shelby	Shelby	667,483	433,221
20	Peoples Bank	Newton	663,667	541,860
21	First South Bank	Washington	663,237	587,747
22	Yadkin Valley Bank and Trust Company	Elkin	656,270	539,051
23	First National Bank and Trust Company	Asheboro	620,073	490,382
24	High Point Bank and Trust Company	High Point	615,931	511,422
25	Macon Bank, Inc.	Franklin	555,957	393,011
26	Cooperative Bank	Wilmington	521,998	374,038
27	Citizens South Bank	Gastonia	500,552	370,579
28	Asheville Savings Bank, S.S.B.	Asheville	488,454	404,201
29	The East Carolina Bank	Engelhard	414,082	327,386
30	Catawba Valley Bank	Hickory	403,083	323,549
31	Farmers & Merchants Bank	Granite Quarry	362,357	286,456
32	1st State Bank	Burlington	351,815	268,578
33	Four Oaks Bank & Trust Company	Four Oaks	332,897	260,008

34	Bank of North Carolina	Thomasville	331,143	267,702
35	Security Savings Bank, SSB	Southport	316,525	230,802
36	Gateway Bank & Trust Company	Elizabeth City	277,208	214,482
37	Randolph Bank & Trust Company	Asheboro	254,834	200,047
38	North State Bank	Raleigh	247,935	214,900
39	Paragon Commercial Bank	Raleigh	245,869	210,272
40	American Community Bank	Monroe	245,083	206,459
41	The Community Bank	Pilot Mountain	241,764	200,614
42	Bank of Stanly	Albemarle	231,746	160,462
43	Crescent State Bank	Cary	226,787	200,933
44	Home Savings Bank of Albemarle, SSB	Albemarle	215,461	179,697
45	Bank of the Carolinas	Mocksville	210,858	176,511
46	The Heritage Bank	Lucama	210,049	181,026
47	Mechanics & Farmers Bank	Durham	206,711	174,462
48	Mid Carolina Bank	Burlington	201,231	155,190
49	Carolina Bank	Greensboro	198,800	166,314
50	First Trust Bank	Charlotte	198,515	178,686
51	First Gaston Bank of North Carolina	Gastonia	191,306	157,733
52	KS Bank, Inc.	Kenly	191,225	141,084
53	AF Bank	West Jefferson	189,310	149,797
54	Waccamaw Bank	Whiteville	184,209	154,732
55	Omni National Bank	Fayetteville	182,419	151,129
56	Blue Ridge Savings Bank, Inc.	Asheville	179,505	166,385
57	First Federal Savings Bank of Lincolnton	Lincolnton	178,311	141,915
58	High Country Bank	Boone	177,769	156,794
59	New Century Bank	Dunn	160,448	134,934
60	First Federal Bank	Dunn	158,420	140,220
61	Lumbee Guaranty Bank	Pembroke	153,801	136,289
62	Roxboro Savings Bank, SSB	Roxboro	146,519	115,766
63	Rowan Savings Bank, SSB, Inc.	China Grove	139,218	106,057
64	Industrial Federal Savings Bank	Lexington	139,020	106,125
65	Mooreville Savings Bank, SSB	Mooreville	138,964	116,652
66	The Scottish Bank	Charlotte	133,760	116,182
67	The Bank of Currituck	Moyock	132,867	106,559
68	Alamance National Bank	Graham	125,685	98,595
69	U.S. Trust Company of North Carolina	Greensboro	124,815	56,560
70	The Little Bank, Incorporated	Kinston	117,364	94,796
71	Surrey Bank & Trust	Mount Airy	115,850	97,575
72	Bank of Wilmington	Wilmington	113,578	104,087
73	Trinity Bank	Monroe	113,358	94,916
74	Home Savings Bank, SSB of Eden	Eden	108,186	89,701
75	The Bank of Asheville	Asheville	105,028	93,638

76	Mutual Community Savings Bank, SSB	Durham	98,040	74,776
77	Belmont Federal Savings and Loan Association	Belmont	91,318	76,396
78	Cornerstone Bank	Wilson	91,315	80,474
79	Harrington Bank, FSB	Chapel Hill	88,858	71,848
80	SterlingSouth Bank & Trust Company	Greensboro	88,573	76,455
81	Taylorsville Savings Bank, SSB	Taylorsville	88,188	77,530
82	Wake Forest Federal Savings and Loan Associati	Wake Forest	87,700	71,232
83	Bank of Oak Ridge	Oak Ridge	84,317	59,650
84	Cherryville Federal Savings and Loan Association	Cherryville	76,528	61,916
85	Morganton Federal Savings and Loan Association	Morganton	73,604	52,022
86	Avery County Bank	Newland	73,466	55,353
87	Cardinal State Bank	Durham	71,158	61,863
88	Centennial Bank	Southern Pines	64,005	55,572
89	Progressive State Bank	Lumberton	61,361	54,537
90	Carolina Trust Bank	Lincolnton	59,877	53,152
91	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	59,589	47,300
92	First Carolina State bank	Rocky Mount	57,584	49,879
93	First Savings and Loan Association	Mebane	54,710	45,201
94	Port City Capital Bank	Wilmington	51,487	43,353
95	Parkway Bank	Lenoir	47,545	40,859
96	Roanoke Valley Savings Bank, SSB	Roanoke Rapids	43,713	35,131
97	Sound Banking Company	Morehead City	40,529	34,197
98	Tarboro Savings Bank, SSB	Tarboro	36,024	30,872
99	Jackson Savings Bank, SSB	Sylva	30,488	24,837
100	Anson Bank & Trust Co.	Wadesboro	29,158	19,142
101	New Republic Savings Bank	Rocky Mount	27,566	22,661
102	Cabarrus Bank & Trust Company	Concord	26,461	19,452
103	Black Mountain Savings Bank, SSB	Black Mountain	25,825	22,679
104	Millennia Community Bank	Greenville	23,190	19,926
105	Gibsonville Community Savings Bank, SSB	Gibsonville	19,115	17,706
106	Hertford Savings Bank, SSB	Hertford	15,978	14,245
107	Mount Gilead Savings and Loan Association	Mount Gilead	8,501	6,882