



NC Commercial, Savings Banks & Thrifts Ranked by Assets

September 30, 2003

Rank	Name	City	Assets (\$000)	Deposits (\$000)
1	Bank of America, National Association	Charlotte	624,722,850	423,302,715
2	Wachovia Bank, National Association	Charlotte	344,056,000	208,520,000
3	Branch Banking and Trust Company	Winston-Salem	64,156,919	40,490,960
4	RBC Centura Bank	Rocky Mount	19,440,319	8,715,899
5	First-Citizens Bank & Trust Company	Raleigh	11,127,756	9,728,229
6	First Charter Bank	Concord	4,069,785	2,508,560
7	First Bank	Troy	1,357,250	1,148,184
8	The Fidelity Bank	Fuquay-Varina	1,130,318	988,233
9	Southern Bank and Trust Company	Mount Olive	946,482	835,960
10	Bank of Granite	Granite Falls	921,282	746,926
11	Lexington State Bank	Lexington	885,758	723,028
12	Capital Bank	Raleigh	871,934	657,204
13	Piedmont Federal Savings and Loan Association	Winston-Salem	847,699	666,517
14	United Community Bank	Murphy	815,974	590,241
15	FNB Southeast	Reidsville	760,865	634,049
16	Southern Community Bank and Trust	Winston Salem	753,654	544,314
17	HomeTrust Bank	Clyde	736,228	503,235
18	The First National Bank of Shelby	Shelby	678,460	449,204
19	Peoples Bank	Newton	667,167	548,165
20	First South Bank	Washington	654,825	578,893
21	Yadkin Valley Bank and Trust Company	Elkin	645,652	534,613
22	First National Bank and Trust Company	Asheboro	627,337	496,430
23	High Point Bank and Trust Company	High Point	609,970	505,001
24	Macon Bank, Inc.	Franklin	568,848	404,514
25	Cooperative Bank	Wilmington	496,385	363,314
26	Asheville Savings Bank, S.S.B.	Asheville	492,322	407,601
27	Citizens South Bank	Gastonia	487,042	360,376
28	The East Carolina Bank	Engelhard	419,180	328,657
29	Catawba Valley Bank	Hickory	404,010	323,864
30	Farmers & Merchants Bank	Granite Quarry	365,434	302,097
31	1st State Bank	Burlington	359,948	265,487

32	Bank of North Carolina	Thomasville	336,999	273,766
33	Four Oaks Bank & Trust Company	Four Oaks	328,222	261,809
34	Security Savings Bank, SSB	Southport	307,983	221,243
35	Gateway Bank & Trust Company	Elizabeth City	302,801	219,942
36	American Community Bank	Monroe	270,437	216,133
37	Crescent State Bank	Cary	269,311	226,152
38	Randolph Bank & Trust Company	Asheboro	264,987	214,107
39	Paragon Commercial Bank	Raleigh	254,190	199,110
40	The Community Bank	Pilot Mountain	248,314	202,233
41	North State Bank	Raleigh	231,984	200,558
42	Bank of Stanly	Albemarle	227,292	163,787
43	Home Savings Bank of Albemarle, SSB	Albemarle	217,175	181,309
44	Bank of the Carolinas	Mocksville	214,849	177,208
45	The Heritage Bank	Lucama	214,070	185,332
46	Carolina Bank	Greensboro	209,763	169,317
47	Mechanics & Farmers Bank	Durham	208,278	175,446
48	Mid Carolina Bank	Burlington	198,975	155,929
49	KS Bank, Inc.	Kenly	196,436	141,011
50	Omni National Bank	Fayetteville	196,090	172,611
51	First Trust Bank	Charlotte	192,716	172,788
52	First Gaston Bank of North Carolina	Gastonia	192,210	158,256
53	AF Bank	West Jefferson	191,874	152,527
54	Blue Ridge Savings Bank, Inc.	Asheville	188,756	174,634
55	Waccamaw Bank	Whiteville	184,643	156,343
56	First Federal Savings Bank of Lincolnton	Lincolnton	183,699	146,953
57	High Country Bank	Boone	182,521	162,176
58	New Century Bank	Dunn	182,406	148,637
59	First Federal Bank	Dunn	159,552	138,833
60	Lumbee Guaranty Bank	Pembroke	158,888	140,687
61	Roxboro Savings Bank, SSB	Roxboro	146,428	115,723
62	Industrial Federal Savings Bank	Lexington	138,722	105,286
63	Mooreville Savings Bank, SSB	Mooreville	137,840	115,219
64	Rowan Savings Bank, SSB, Inc.	China Grove	136,095	103,270
65	Alamance National Bank	Graham	135,573	105,839
66	Surrey Bank & Trust	Mount Airy	132,720	106,966
67	The Scottish Bank	Charlotte	127,955	110,393
68	The Little Bank, Incorporated	Kinston	127,057	104,055
69	The Bank of Currituck	Moyock	126,228	99,780
70	Trinity Bank	Monroe	119,792	98,431
71	Bank of Wilmington	Wilmington	115,328	105,815

72	Home Savings Bank, SSB of Eden	Eden	108,789	90,419
73	The Bank of Asheville	Asheville	104,191	92,752
74	Cornerstone Bank	Wilson	94,416	83,471
75	Mutual Community Savings Bank, SSB	Durham	92,953	74,858
76	BANK OF OAK RIDGE	Oak Ridge	91,295	66,498
77	Belmont Federal Savings and Loan Association	Belmont	90,694	75,606
78	Taylorsville Savings Bank, SSB	Taylorsville	87,750	77,181
79	Cardinal State Bank	Durham	86,441	77,445
80	SterlingSouth Bank & Trust Company	Greensboro	86,395	73,802
81	Wake Forest Federal Savings and Loan Associati	Wake Forest	85,674	69,047
82	Harrington Bank, FSB	Chapel Hill	82,722	72,463
83	Cherryville Federal Savings and Loan Association	Cherryville	77,059	62,440
84	Morganton Federal Savings and Loan Association	Morganton	72,830	50,801
85	Carolina Trust Bank	Lincolnton	61,728	55,065
86	Progressive State Bank	Lumberton	60,634	53,856
87	First Carolina State bank	Rocky Mount	59,179	51,609
88	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	58,529	46,474
89	Port City Capital Bank	Wilmington	58,396	50,494
90	Parkway Bank	Lenoir	54,908	47,805
91	First Savings and Loan Association	Mebane	54,791	45,353
92	Roanoke Valley Savings Bank, SSB	Roanoke Rapids	43,314	34,721
93	Sound Banking Company	Morehead City	42,371	35,991
94	Tarboro Savings Bank, SSB	Tarboro	34,068	28,832
95	Cabarrus Bank & Trust Company	Concord	32,265	25,315
96	Anson Bank & Trust Co.	Wadesboro	30,158	20,143
97	Jackson Savings Bank, SSB	Sylva	29,865	24,072
98	New Republic Savings Bank	Rocky Mount	27,690	23,613
99	Millennia Community Bank	Greenville	25,379	22,481
100	Black Mountain Savings Bank, SSB	Black Mountain	25,227	22,028
101	Gibsonville Community Savings Bank, SSB	Gibsonville	19,631	16,923
102	Hertford Savings Bank, SSB	Hertford	15,564	13,787
103	Longleaf Community Bank	Rockingham	11,492	4,134
104	Mount Gilead Savings and Loan Association	Mount Gilead	8,661	7,028