



NC Commercial, Savings Banks & Thrifts Ranked by Assets as of September 30, 2004

Rank	Name	City	Assets (\$000)	Deposits (\$000)
1	Bank of America, National Association	Charlotte	740,695,499	506,758,412
2	Wachovia Bank, National Association	Charlotte	380,236,000	263,324,000
3	Branch Banking and Trust Company	Winston Salem	73,699,899	46,591,358
4	RBC Centura Bank	Rocky Mount	20,005,153	9,980,033
5	First-Citizens Bank & Trust Company	Raleigh	11,546,548	10,154,359
6	First Charter Bank	Charlotte	4,393,690	2,594,608
7	First Bank	Troy	1,608,157	1,333,699
8	The Fidelity Bank	Fuquay-Varina	1,144,047	996,884
9	Southern Bank and Trust Company	Mount Olive	1,021,016	907,820
10	Bank of Granite	Granite Falls	966,568	799,566
11	Lexington State Bank	Lexington	911,223	733,983
12	United Community Bank	Murphy	903,365	689,950
13	Yadkin Valley Bank and Trust Company	Elkin	879,591	681,860
14	Southern Community Bank and Trust	Winston Salem	879,580	641,763
15	Capital Bank	Raleigh	874,812	649,518
16	Piedmont Federal Savings and Loan Association	Winston-Salem	853,149	662,309
17	FNB Southeast	Reidsville	845,025	726,098
18	Macon Bank, Inc.	Franklin	787,091	491,636
19	HomeTrust Bank	Clyde	769,846	517,831
20	The First National Bank of Shelby	Shelby	732,778	499,301
21	First South Bank	Washington	714,511	618,555
22	Peoples Bank	Newton	692,938	568,451
23	First National Bank and Trust Company	Asheboro	664,791	521,110
24	High Point Bank and Trust Company	High Point	640,378	505,481
25	Cooperative Bank	Wilmington	544,691	399,693
26	Asheville Savings Bank, S.S.B.	Asheville	542,063	421,109
27	The East Carolina Bank	Engelhard	505,579	415,185
28	Citizens South Bank	Gastonia	504,360	375,397
29	Bank of North Carolina	Thomasville	484,107	390,104
30	Catawba Valley Bank	Hickory	458,755	373,755
31	Gateway Bank & Trust Company	Elizabeth City	411,433	298,590
32	Farmers & Merchants Bank	Granite Quarry	400,627	319,739
33	Four Oaks Bank & Trust Company	Four Oaks	386,453	307,427
34	1st State Bank	Burlington	375,123	265,515
35	Paragon Commercial Bank	Raleigh	337,852	262,974
36	Crescent State Bank	Cary	330,988	277,094
37	The Community Bank	Pilot Mountain	313,123	213,476
38	Security Savings Bank, SSB	Southport	312,477	210,983
39	Omni National Bank	Fayetteville	298,431	228,487
40	North State Bank	Raleigh	298,414	256,673
41	American Community Bank	Monroe	294,137	233,815
42	Mid Carolina Bank	Burlington	279,159	211,865
43	New Century Bank	Dunn	268,991	220,735
44	Carolina Bank	Greensboro	267,104	220,146

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Rank	Name	City	Assets (\$000)	Deposits (\$000)
45	Bank of the Carolinas	Mocksville	266,746	219,548
46	Randolph Bank & Trust Company	Asheboro	249,389	199,967
47	Bank of Stanly	Albemarle	242,540	187,203
48	First Trust Bank	Charlotte	234,110	198,319
49	Waccamaw Bank	Whiteville	226,316	184,358
50	Mechanics & Farmers Bank	Durham	226,069	191,849
51	KS Bank, Inc.	Smithfield	223,123	158,937
52	The Heritage Bank	Lucama	221,797	194,262
53	AF Bank	West Jefferson	219,216	158,061
54	First Gaston Bank of North Carolina	Gastonia	212,216	169,266
55	Home Savings Bank of Albemarle, SSB	Albemarle	211,699	186,615
56	First Federal Savings Bank of Lincolnton	Lincolnton	200,633	162,338
57	Blue Ridge Savings Bank, Inc.	Asheville	196,057	176,955
58	Bank of Wilmington	Wilmington	180,133	157,048
59	First Federal Bank	Dunn	170,890	147,183
60	Rowan Savings Bank, SSB, Inc.	China Grove	164,409	120,922
61	Lumbee Guaranty Bank	Pembroke	163,124	137,738
62	Surrey Bank & Trust	Mount Airy	158,463	133,201
63	Trinity Bank	Monroe	147,490	124,346
64	Roxboro Savings Bank, SSB	Roxboro	147,107	112,019
65	The Scottish Bank	Charlotte	146,011	121,054
66	Alamance National Bank	Graham	145,848	107,040
67	Industrial Federal Savings Bank	Lexington	140,908	104,995
68	The Little Bank, Incorporated	Kinston	137,655	114,796
69	Mooresville Savings Bank, SSB	Mooresville	133,792	112,757
70	The Bank of Currituck	Moyock	131,153	99,265
71	Harrington Bank, FSB	Chapel Hill	131,138	80,263
72	The Bank of Asheville	Asheville	127,751	112,022
73	Bank of Oak Ridge	Oak Ridge	125,917	93,430
74	Cardinal State Bank	Durham	124,233	105,399
75	Mountain 1st Bank & Trust Company	Hendersonville	118,550	97,235
76	SterlingSouth Bank & Trust Company	Greensboro	112,427	92,303
77	Cornerstone Bank	Wilson	111,255	97,061
78	Home Savings Bank, SSB of Eden	Eden	107,583	88,593
79	Port City Capital Bank	Wilmington	99,799	91,283
80	Mutual Community Savings Bank, SSB	Durham	90,561	67,387
81	Belmont Federal Savings and Loan Association	Belmont	88,526	72,499
82	Wake Forest Federal Savings and Loan Association	Wake Forest	87,649	70,152
83	Taylorsville Savings Bank, SSB	Taylorsville	85,447	74,859
84	Cherryville Federal Savings and Loan Association	Cherryville	78,117	61,210
85	Carolina Trust Bank	Lincolnton	73,813	65,893
86	Parkway Bank	Lenoir	71,794	59,175
87	Morganton Federal Savings and Loan Association	Morganton	71,582	49,731
88	First Carolina State bank	Rocky Mount	68,516	57,268
89	Sound Banking Company	Morehead City	58,986	50,163
90	Progressive State Bank	Lumberton	57,876	50,729
91	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	56,649	44,247
92	Cabarrus Bank & Trust Company	Concord	56,134	44,237

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Rank	Name	City	Assets (\$000)	Deposits (\$000)
93	New Century Bank of Fayetteville	Fayetteville	54,792	46,301
94	First Savings and Loan Association	Mebane	50,478	40,599
95	Roanoke Valley Savings Bank, SSB	Roanoke Rapids	44,190	35,240
96	Anson Bank & Trust Co.	Wadesboro	36,946	23,596
97	New Republic Savings Bank	Rocky Mount	34,428	28,491
98	Tarboro Savings Bank, SSB	Tarboro	30,538	25,060
99	Jackson Savings Bank, SSB	Sylva	28,745	22,383
100	Longleaf Community Bank	Rockingham	26,658	19,512
101	Millennia Community Bank	Greenville	26,092	20,913
102	Black Mountain Savings Bank, SSB	Black Mountain	25,905	22,561
103	Select Bank & Trust Company	Winterville	23,935	10,051
104	Gibsonville Community Savings Bank, SSB	Gibsonville	20,874	16,570
105	Hertford Savings Bank, SSB	Hertford	15,044	13,208
106	Carolina Commerce Bank	Gastonia	14,361	6,569
107	Alliance Bank & Trust Company	Gastonia	11,442	1,008
108	Mount Gilead Savings and Loan Association	Mount Gilead	8,807	7,081