



## NC Commercial, Savings Banks & Thrifts Ranked by Assets as of June 30, 2006

| Rank | Name                                          | City           | Assets (\$000) | Deposits (\$000) |
|------|-----------------------------------------------|----------------|----------------|------------------|
| 1    | Bank of America, National Association         | Charlotte      | 1,160,260,442  | 701,413,745      |
| 2    | Wachovia Bank, National Association           | Charlotte      | 504,270,000    | 338,302,000      |
| 3    | Branch Banking and Trust Company              | Winston Salem  | 85,214,955     | 54,830,499       |
| 4    | RBC Centura Bank                              | Rocky Mount    | 20,772,008     | 12,172,339       |
| 5    | First-Citizens Bank & Trust Company           | Raleigh        | 13,362,350     | 11,263,592       |
| 6    | First Charter Bank                            | Charlotte      | 4,315,896      | 3,004,960        |
| 7    | First Bank                                    | Troy           | 1,990,614      | 1,598,754        |
| 8    | Capital Bank                                  | Raleigh        | 1,363,762      | 1,030,534        |
| 9    | Southern Community Bank and Trust             | Winston Salem  | 1,349,690      | 985,173          |
| 10   | The Fidelity Bank                             | Fuquay-Varina  | 1,331,866      | 1,166,800        |
| 11   | Bank of Granite                               | Granite Falls  | 1,146,950      | 981,868          |
| 12   | Yadkin Valley Bank and Trust Company          | Elkin          | 1,080,264      | 867,090          |
| 13   | Southern Bank and Trust Company               | Mount Olive    | 1,068,663      | 933,196          |
| 14   | First National Bank and Trust Company         | Asheboro       | 1,062,664      | 841,639          |
| 15   | Gateway Bank & Trust Company                  | Elizabeth City | 1,060,847      | 842,059          |
| 16   | United Community Bank                         | Murphy         | 1,046,584      | 883,065          |
| 17   | FNB Southeast                                 | Reidsville     | 1,032,512      | 850,224          |
| 18   | Lexington State Bank                          | Lexington      | 985,571        | 829,155          |
| 19   | Macon Bank, Inc.                              | Franklin       | 948,191        | 676,110          |
| 20   | HomeTrust Bank                                | Clyde          | 926,452        | 646,984          |
| 21   | First South Bank                              | Washington     | 894,059        | 779,217          |
| 22   | Piedmont Federal Savings and Loan Association | Winston-Salem  | 847,446        | 645,540          |
| 23   | The First National Bank of Shelby             | Shelby         | 837,840        | 572,326          |
| 24   | Cooperative Bank                              | Wilmington     | 827,197        | 634,229          |
| 25   | Peoples Bank                                  | Newton         | 781,290        | 633,293          |
| 26   | First Gaston Bank of North Carolina           | Gastonia       | 726,395        | 564,781          |
| 27   | Citizens South Bank                           | Gastonia       | 713,135        | 539,678          |
| 28   | Bank of North Carolina                        | Thomasville    | 665,797        | 562,838          |
| 29   | High Point Bank and Trust Company             | High Point     | 653,600        | 501,573          |
| 30   | Asheville Savings Bank, S.S.B.                | Asheville      | 586,326        | 466,619          |
| 31   | The East Carolina Bank                        | Engelhard      | 578,404        | 497,395          |
| 32   | Four Oaks Bank & Trust Company                | Four Oaks      | 562,938        | 434,950          |
| 33   | Paragon Commercial Bank                       | Raleigh        | 557,270        | 455,570          |
| 34   | Farmers & Merchants Bank                      | Granite Quarry | 546,499        | 443,463          |
| 35   | Crescent State Bank                           | Cary           | 470,383        | 380,258          |
| 36   | American Community Bank                       | Monroe         | 460,363        | 375,375          |
| 37   | Bank of the Carolinas                         | Mocksville     | 424,651        | 350,046          |
| 38   | North State Bank                              | Raleigh        | 422,821        | 377,989          |
| 39   | Mountain 1st Bank & Trust Company             | Hendersonville | 413,471        | 368,532          |
| 40   | Mid Carolina Bank                             | Burlington     | 409,576        | 347,347          |
| 41   | Bank of Wilmington                            | Wilmington     | 396,970        | 330,626          |
| 42   | Carolina Bank                                 | Greensboro     | 387,523        | 333,512          |
| 43   | Waccamaw Bank                                 | Whiteville     | 360,330        | 306,271          |
| 44   | First Trust Bank                              | Charlotte      | 349,825        | 281,501          |

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| 45   | Security Savings Bank, SSB                       | Southport      | 342,860        | 239,469          |
| 46   | New Century Bank                                 | Dunn           | 322,730        | 266,980          |
| 47   | KS Bank, Inc.                                    | Smithfield     | 283,183        | 213,919          |
| 48   | Square 1 Bank                                    | Durham         | 277,220        | 179,287          |
| 49   | Randolph Bank & Trust Company                    | Asheboro       | 273,933        | 225,725          |
| 50   | Blue Ridge Savings Bank, Inc.                    | Asheville      | 257,689        | 232,014          |
| 51   | Bank of Stanly                                   | Albemarle      | 255,533        | 205,538          |
| 52   | Home Savings Bank of Albemarle, SSB              | Albemarle      | 255,362        | 219,542          |
| 53   | Mechanics & Farmers Bank                         | Durham         | 250,868        | 208,039          |
| 54   | The Heritage Bank                                | Lucama         | 250,409        | 213,892          |
| 55   | NewDominion Bank                                 | Charlotte      | 233,102        | 196,807          |
| 56   | AF Bank                                          | West Jefferson | 227,228        | 177,600          |
| 57   | First Federal Savings Bank of Lincolnton         | Lincolnton     | 217,766        | 176,347          |
| 58   | The Little Bank, Incorporated                    | Kinston        | 201,467        | 171,173          |
| 59   | First Federal Bank                               | Dunn           | 196,534        | 165,144          |
| 60   | Lumbee Guaranty Bank                             | Pembroke       | 196,297        | 167,217          |
| 61   | Harrington Bank, FSB                             | Chapel Hill    | 193,868        | 129,439          |
| 62   | The Scottish Bank                                | Charlotte      | 193,175        | 162,055          |
| 63   | Bank of Oak Ridge                                | Oak Ridge      | 179,064        | 146,250          |
| 64   | Surrey Bank & Trust                              | Mount Airy     | 178,106        | 143,022          |
| 65   | Cardinal State Bank                              | Durham         | 175,779        | 148,081          |
| 66   | Port City Capital Bank                           | Wilmington     | 169,924        | 155,742          |
| 67   | SterlingSouth Bank & Trust Company               | Greensboro     | 168,931        | 138,751          |
| 68   | Cornerstone Bank                                 | Wilson         | 158,289        | 134,344          |
| 69   | The Bank of Currituck                            | Moyock         | 156,182        | 123,171          |
| 70   | The Bank of Asheville                            | Asheville      | 147,037        | 125,767          |
| 71   | Mooreville Savings Bank, SSB                     | Mooreville     | 146,670        | 126,689          |
| 72   | Roxboro Savings Bank, SSB                        | Roxboro        | 145,516        | 114,616          |
| 73   | Industrial Federal Savings Bank                  | Lexington      | 145,315        | 103,146          |
| 74   | New Century Bank South                           | Fayetteville   | 121,533        | 111,158          |
| 75   | Carolina Trust Bank                              | Lincolnton     | 111,758        | 89,552           |
| 76   | Wake Forest Federal Savings and Loan Association | Wake Forest    | 103,153        | 83,339           |
| 77   | Nantahala Bank & Trust Company                   | Franklin       | 101,894        | 91,897           |
| 78   | Sound Banking Company                            | Morehead City  | 99,288         | 88,752           |
| 79   | Alliance Bank & Trust Company                    | Gastonia       | 95,597         | 84,471           |
| 80   | Parkway Bank                                     | Lenoir         | 93,990         | 79,400           |
| 81   | Mutual Community Savings Bank, SSB               | Durham         | 89,535         | 72,406           |
| 82   | Belmont Federal Savings and Loan Association     | Belmont        | 84,497         | 68,107           |
| 83   | Taylorsville Savings Bank, SSB                   | Taylorsville   | 82,442         | 71,216           |
| 84   | First Carolina State bank                        | Rocky Mount    | 81,695         | 67,293           |
| 85   | Select Bank & Trust Company                      | Greenville     | 81,229         | 60,907           |
| 86   | Cherryville Federal Savings and Loan Association | Cherryville    | 80,239         | 61,254           |
| 87   | TriStone Community Bank                          | Winston Salem  | 78,010         | 63,730           |
| 88   | Morganton Federal Savings and Loan Association   | Morganton      | 72,434         | 49,538           |
| 89   | Carolina Commerce Bank                           | Gastonia       | 72,431         | 64,347           |
| 90   | Cabarrus Bank & Trust Company                    | Concord        | 71,925         | 65,417           |
| 91   | Roanoke Rapids Savings Bank, SSB                 | Roanoke Rapids | 58,655         | 40,726           |
| 92   | New Republic Savings Bank                        | Roanoke Rapids | 55,345         | 50,337           |

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| 93   | First Savings and Loan Association        | Mebane         | 49,407         | 39,347           |
| 94   | Longleaf Community Bank                   | Rockingham     | 48,229         | 39,214           |
| 95   | Anson Bank & Trust Co.                    | Wadesboro      | 43,615         | 31,158           |
| 96   | Roanoke Valley Savings Bank, SSB          | Roanoke Rapids | 43,062         | 33,503           |
| 97   | Bank of Commerce                          | Charlotte      | 38,341         | 17,867           |
| 98   | Millennia Community Bank                  | Greenville     | 30,680         | 25,457           |
| 99   | Black Mountain Savings Bank, SSB          | Black Mountain | 30,066         | 26,501           |
| 100  | Providence Bank                           | Rocky Mount    | 28,221         | 15,282           |
| 101  | Jackson Savings Bank, SSB                 | Sylva          | 28,190         | 21,829           |
| 102  | Tarboro Savings Bank, SSB                 | Tarboro        | 27,251         | 21,670           |
| 103  | Community Bank of Rowan                   | Salisbury      | 23,690         | 15,637           |
| 104  | VantageSouth Bank                         | Burlington     | 22,354         | 11,996           |
| 105  | Union Bank & Trust Company                | Oxford         | 14,999         | 4,534            |
| 106  | Hertford Savings Bank, SSB                | Hertford       | 14,298         | 12,395           |
| 107  | Greystone Bank                            | Raleigh        | 10,599         | 966              |
| 108  | Mount Gilead Savings and Loan Association | Mount Gilead   | 9,567          | 7,315            |