



## NC Commercial, Savings Banks & Thrifts Ranked by Assets as of March 31, 2007

Rank	Name	City	Assets (\$000)	Deposits (\$000)
1	Bank of America, National Association	Charlotte	1,204,471,773	760,832,236
2	Wachovia Bank, National Association	Charlotte	518,753,000	346,971,000
3	Branch Banking and Trust Company	Winston Salem	118,083,229	82,227,591
4	RBC Centura Bank	Raleigh	25,479,479	17,192,284
5	First-Citizens Bank & Trust Company	Raleigh	13,383,902	10,940,357
6	First Charter Bank	Charlotte	4,878,774	3,363,198
7	First Bank	Troy	2,177,582	1,752,861
8	First National Bank and Trust Company	Asheboro	1,844,197	1,466,905
9	Southern Community Bank and Trust	Winston Salem	1,505,781	1,080,554
10	Capital Bank	Raleigh	1,479,617	1,128,118
11	The Fidelity Bank	Fuquay-Varina	1,450,798	1,262,722
12	Gateway Bank & Trust Company	Elizabeth City	1,314,912	976,040
13	Bank of Granite	Granite Falls	1,175,593	1,009,194
14	Southern Bank and Trust Company	Mount Olive	1,167,331	1,021,419
15	Yadkin Valley Bank and Trust Company	Elkin	1,136,143	926,006
16	United Community Bank	Murphy	1,131,726	1,010,070
17	HomeTrust Bank	Clyde	1,050,872	742,352
18	Macon Bank, Inc.	Franklin	1,006,084	697,256
19	FNB Southeast	Reidsville	996,715	802,600
20	Bank of North Carolina	Thomasville	985,387	812,280
21	Lexington State Bank	Lexington	984,948	850,709
22	The First National Bank of Shelby	Shelby	943,961	650,108
23	First South Bank	Washington	909,660	806,648
24	Cooperative Bank	Wilmington	864,752	665,816
25	Piedmont Federal Savings and Loan Association	Winston-Salem	845,686	637,399
26	Peoples Bank	Newton	835,504	668,766
27	Paragon Commercial Bank	Raleigh	755,924	640,427
28	Citizens South Bank	Gastonia	734,788	570,255
29	High Point Bank and Trust Company	High Point	732,799	592,166
30	Square 1 Bank	Durham	639,668	542,924
31	Four Oaks Bank & Trust Company	Four Oaks	635,507	499,921
32	Asheville Savings Bank, S.S.B.	Asheville	626,068	501,034
33	The East Carolina Bank	Engelhard	615,573	522,479
34	Farmers & Merchants Bank	Granite Quarry	553,821	414,923
35	Crescent State Bank	Cary	540,143	425,610
36	Mountain 1st Bank & Trust Company	Hendersonville	513,051	456,025
37	American Community Bank	Monroe	488,288	407,686
38	North State Bank	Raleigh	478,349	428,908
39	Bank of the Carolinas	Mocksville	472,843	407,461
40	Cape Fear Bank	Wilmington	448,055	380,781
41	Carolina Bank	Greensboro	438,267	393,987
42	Mid Carolina Bank	Burlington	436,056	364,023
43	Waccamaw Bank	Whiteville	429,762	357,751
44	First Trust Bank	Charlotte	379,389	285,077
45	Security Savings Bank, SSB	Southport	378,923	269,272
46	New Century Bank	Dunn	368,357	311,787
47	NewDominion Bank	Charlotte	320,827	281,800
48	Blue Ridge Savings Bank, Inc.	Asheville	304,163	270,543
49	KS Bank, Inc.	Smithfield	302,948	227,737
50	Randolph Bank & Trust Company	Asheboro	281,331	232,740

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Rank	Name	City	Assets (\$000)	Deposits (\$000)
51	Home Savings Bank of Albemarle, SSB	Albemarle	276,780	244,646
52	Mechanics & Farmers Bank	Durham	261,400	217,418
53	Bank of Stanly	Albemarle	260,429	212,402
54	The Heritage Bank	Lucama	256,349	218,695
55	AF Bank	West Jefferson	246,665	203,931
56	First Federal Savings Bank of Lincolnton	Lincolnton	236,106	193,725
57	The Little Bank, Incorporated	Kinston	235,524	203,775
58	Harrington Bank, FSB	Chapel Hill	221,252	146,479
59	New Century Bank South	Fayetteville	213,387	183,309
60	BANK OF OAK RIDGE	Oak Ridge	211,565	178,060
61	Port City Capital Bank	Wilmington	210,763	166,380
62	Lumbee Guaranty Bank	Pembroke	203,630	172,626
63	First Federal Bank	Dunn	196,287	166,781
64	Surrey Bank & Trust	Mount Airy	195,843	160,660
65	The Scottish Bank	Charlotte	194,185	163,378
66	Cardinal State Bank	Durham	192,832	163,856
67	Cornerstone Bank	Wilson	177,916	152,832
68	The Bank of Asheville	Asheville	166,804	144,863
69	The Bank of Currituck	Moyock	155,466	115,979
70	Roxboro Savings Bank, SSB	Roxboro	153,175	120,819
71	Mooresville Savings Bank, SSB	Mooresville	150,121	130,647
72	INDUSTRIAL FEDERAL SAVINGS BANK	Lexington	147,260	104,264
73	Nantahala Bank & Trust Company	Franklin	129,424	113,846
74	Alliance Bank & Trust Company	Gastonia	121,476	97,025
75	Carolina Trust Bank	Lincolnton	116,477	93,261
76	Sound Banking Company	Morehead City	109,548	94,365
77	Wake Forest Federal Savings and Loan Association	Wake Forest	107,932	87,072
78	Park Sterling Bank	Charlotte	105,045	62,298
79	Parkway Bank	Lenoir	104,117	89,038
80	Carolina Commerce Bank	Gastonia	100,744	86,060
81	First Carolina State Bank	Rocky Mount	95,182	81,903
82	Select Bank & Trust Company	Greenville	93,836	67,770
83	Mutual Community Savings Bank, SSB	Durham	93,816	77,305
84	TriStone Community Bank	Winston Salem	88,471	74,035
85	Belmont Federal Savings and Loan Association	Belmont	86,980	70,352
86	Cabarrus Bank & Trust Company	Concord	83,838	76,986
87	Taylorsville Savings Bank, SSB	Taylorsville	81,590	69,832
88	Cherryville Federal Savings and Loan Association	Cherryville	80,636	63,808
89	Morganton Federal Savings and Loan Association	Morganton	74,537	50,783
90	Bank of Commerce	Charlotte	63,740	40,603
91	CapStone Bank	Raleigh	62,698	35,931
92	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	62,058	47,208
93	Aquesta Bank	Cornelius	61,500	37,806
94	New Republic Savings Bank	Roanoke Rapids	58,100	50,923
95	Community Bank of Rowan	Salisbury	57,848	50,143
96	Providence Bank	Rocky Mount	55,342	42,670
97	Union Bank & Trust Company	Oxford	53,701	41,593
98	First Savings and Loan Association	Mebane	50,545	40,474
99	Longleaf Community Bank	Rockingham	50,252	40,701
100	Anson Bank & Trust Co.	Wadesboro	47,813	37,422
101	Roanoke Valley Savings Bank, SSB	Roanoke Rapids	43,296	33,633
102	Patriot State Bank	Fuquay Varina	41,530	22,917
103	VantageSouth Bank	Burlington	39,773	27,780
104	Greystone Bank	Raleigh	35,840	18,757

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as of March 31, 2007**

Rank	Name	City	Assets (\$000)	Deposits (\$000)
105	Millennia Community Bank	Greenville	34,162	28,083
106	Black Mountain Savings Bank, SSB	Black Mountain	31,294	27,731
107	Jackson Savings Bank, SSB	Sylva	28,725	22,073
108	Tarboro Savings Bank, SSB	Tarboro	25,685	20,072
109	KeySource Commercial Bank	Durham	19,613	1,341
110	Hertford Savings Bank, SSB	Hertford	14,573	12,617
111	Mount Gilead Savings and Loan Association	Mount Gilead	9,150	7,162
			1,927,916,932	1,256,088,710