



## NC Commercial, Savings Banks & Thrifts Ranked by Assets as of June 30, 2007

| RANK | NAME                                          | CITY           | ASSETS (\$000) | DEPOSITS (\$000) |
|------|-----------------------------------------------|----------------|----------------|------------------|
| 1    | Bank of America, National Association         | Charlotte      | 1,252,402,412  | 776,155,074      |
| 2    | Wachovia Bank, National Association           | Charlotte      | 524,113,000    | 353,467,000      |
| 3    | Branch Banking and Trust Company              | Winston Salem  | 121,998,041    | 85,805,032       |
| 4    | RBC Centura Bank                              | Raleigh        | 25,333,511     | 17,113,831       |
| 5    | First-Citizens Bank & Trust Company           | Raleigh        | 13,395,527     | 11,004,007       |
| 6    | First Charter Bank                            | Charlotte      | 4,911,004      | 3,320,453        |
| 7    | First Bank                                    | Troy           | 2,207,081      | 1,806,261        |
| 8    | Communityone Bank, National Association       | Asheboro       | 1,834,662      | 1,448,532        |
| 9    | Gateway Bank & Trust Company                  | Elizabeth City | 1,740,535      | 1,421,633        |
| 10   | Southern Community Bank and Trust             | Winston Salem  | 1,514,711      | 1,007,803        |
| 11   | The Fidelity Bank                             | Fuquay-Varina  | 1,462,547      | 1,273,430        |
| 12   | Capital Bank                                  | Raleigh        | 1,440,392      | 1,079,394        |
| 13   | Bank of Granite                               | Granite Falls  | 1,178,486      | 1,022,192        |
| 14   | Southern Bank and Trust Company               | Mount Olive    | 1,163,562      | 1,014,947        |
| 15   | United Community Bank                         | Murphy         | 1,160,166      | 1,001,468        |
| 16   | Yadkin Valley Bank and Trust Company          | Elkin          | 1,129,147      | 942,904          |
| 17   | HomeTrust Bank                                | Clyde          | 1,124,224      | 805,504          |
| 18   | Bank of North Carolina                        | Thomasville    | 1,069,942      | 898,434          |
| 19   | Macon Bank, Inc.                              | Franklin       | 1,021,357      | 714,319          |
| 20   | Lexington State Bank                          | Lexington      | 1,018,090      | 853,184          |
| 21   | FNB Southeast                                 | Reidsville     | 984,770        | 747,595          |
| 22   | The First National Bank of Shelby             | Shelby         | 929,051        | 634,916          |
| 23   | First South Bank                              | Washington     | 907,219        | 803,713          |
| 24   | Cooperative Bank                              | Wilmington     | 891,466        | 691,586          |
| 25   | Paragon Commercial Bank                       | Raleigh        | 865,012        | 753,046          |
| 26   | Piedmont Federal Savings and Loan Association | Winston-Salem  | 844,429        | 635,406          |
| 27   | Peoples Bank                                  | Newton         | 837,712        | 662,984          |
| 28   | Crescent State Bank                           | Cary           | 781,978        | 619,226          |
| 29   | Citizens South Bank                           | Gastonia       | 753,550        | 585,678          |
| 30   | High Point Bank and Trust Company             | High Point     | 740,297        | 599,227          |
| 31   | Square 1 Bank                                 | Durham         | 718,093        | 618,987          |
| 32   | Four Oaks Bank & Trust Company                | Four Oaks      | 661,943        | 520,789          |
| 33   | Asheville Savings Bank, S.S.B.                | Asheville      | 633,686        | 506,573          |
| 34   | The East Carolina Bank                        | Engelhard      | 629,574        | 528,867          |
| 35   | Farmers & Merchants Bank                      | Granite Quarry | 574,671        | 455,547          |
| 36   | Mountain 1st Bank & Trust Company             | Hendersonville | 549,342        | 492,893          |
| 37   | American Community Bank                       | Monroe         | 505,255        | 418,580          |
| 38   | North State Bank                              | Raleigh        | 503,512        | 454,156          |
| 39   | Bank of the Carolinas                         | Mocksville     | 455,531        | 387,290          |
| 40   | Mid Carolina Bank                             | Burlington     | 453,959        | 370,601          |
| 41   | Carolina Bank                                 | Greensboro     | 441,641        | 389,096          |
| 42   | Cape Fear Bank                                | Wilmington     | 440,983        | 371,717          |
| 43   | Waccamaw Bank                                 | Whiteville     | 432,596        | 352,860          |
| 44   | First Trust Bank                              | Charlotte      | 390,076        | 290,159          |
| 45   | Security Savings Bank, SSB                    | Southport      | 382,938        | 272,446          |
| 46   | New Century Bank                              | Dunn           | 370,513        | 317,872          |
| 47   | NewDominion Bank                              | Charlotte      | 344,862        | 304,978          |
| 48   | KS Bank, Inc.                                 | Smithfield     | 307,283        | 227,487          |
| 49   | Blue Ridge Savings Bank, Inc.                 | Asheville      | 297,720        | 268,558          |
| 50   | Home Savings Bank of Albemarle, SSB           | Albemarle      | 283,236        | 251,091          |

|     |                                                  |                |         |         |
|-----|--------------------------------------------------|----------------|---------|---------|
| 51  | Randolph Bank & Trust Company                    | Asheboro       | 277,422 | 234,933 |
| 52  | Bank of Stanly                                   | Albemarle      | 261,624 | 207,303 |
| 53  | The Little Bank, Incorporated                    | Kinston        | 259,270 | 220,176 |
| 54  | The Heritage Bank                                | Lucama         | 258,642 | 220,812 |
| 55  | Mechanics & Farmers Bank                         | Durham         | 243,552 | 200,449 |
| 56  | AF Bank                                          | West Jefferson | 243,454 | 200,766 |
| 57  | First Federal Savings Bank of Lincolnton         | Lincolnton     | 235,491 | 192,764 |
| 58  | BANK OF OAK RIDGE                                | Oak Ridge      | 233,437 | 195,799 |
| 59  | Harrington Bank, FSB                             | Chapel Hill    | 227,014 | 156,641 |
| 60  | New Century Bank South                           | Fayetteville   | 219,047 | 188,524 |
| 61  | Lumbee Guaranty Bank                             | Pembroke       | 211,830 | 180,756 |
| 62  | First Federal Bank                               | Dunn           | 198,404 | 165,907 |
| 63  | Surrey Bank & Trust                              | Mount Airy     | 194,195 | 157,592 |
| 64  | The Scottish Bank                                | Charlotte      | 192,975 | 159,603 |
| 65  | Cardinal State Bank                              | Durham         | 192,772 | 163,391 |
| 66  | Cornerstone Bank                                 | Wilson         | 183,633 | 158,353 |
| 67  | The Bank of Asheville                            | Asheville      | 164,146 | 141,817 |
| 68  | The Bank of Currituck                            | Moyock         | 161,542 | 123,811 |
| 69  | Mooreville Savings Bank, SSB                     | Mooreville     | 150,737 | 131,133 |
| 70  | Roxboro Savings Bank, SSB                        | Roxboro        | 149,352 | 119,669 |
| 71  | INDUSTRIAL FEDERAL SAVINGS BANK                  | Lexington      | 149,065 | 105,743 |
| 72  | Park Sterling Bank                               | Charlotte      | 147,656 | 104,475 |
| 73  | Nantahala Bank & Trust Company                   | Franklin       | 138,814 | 120,596 |
| 74  | Alliance Bank & Trust Company                    | Gastonia       | 125,358 | 96,743  |
| 75  | Carolina Trust Bank                              | Lincolnton     | 117,441 | 94,010  |
| 76  | Sound Banking Company                            | Morehead City  | 112,673 | 100,559 |
| 77  | Wake Forest Federal Savings and Loan Association | Wake Forest    | 107,570 | 86,402  |
| 78  | First Carolina State Bank                        | Rocky Mount    | 103,626 | 85,064  |
| 79  | Parkway Bank                                     | Lenoir         | 102,343 | 87,158  |
| 80  | Carolina Commerce Bank                           | Gastonia       | 101,652 | 83,944  |
| 81  | Select Bank & Trust Company                      | Greenville     | 101,381 | 70,598  |
| 82  | TriStone Community Bank                          | Winston Salem  | 91,926  | 77,506  |
| 83  | Belmont Federal Savings and Loan Association     | Belmont        | 86,379  | 69,660  |
| 84  | Cabarrus Bank & Trust Company                    | Concord        | 83,700  | 76,678  |
| 85  | Cherryville Federal Savings and Loan Association | Cherryville    | 81,183  | 64,932  |
| 86  | Taylorsville Savings Bank, SSB                   | Taylorsville   | 80,744  | 69,859  |
| 87  | CapStone Bank                                    | Raleigh        | 80,679  | 54,196  |
| 88  | Morganton Federal Savings and Loan Association   | Morganton      | 77,661  | 53,554  |
| 89  | Mutual Community Savings Bank, SSB               | Durham         | 77,221  | 61,511  |
| 90  | Community Bank of Rowan                          | Salisbury      | 76,763  | 63,960  |
| 91  | Aquesta Bank                                     | Cornelius      | 76,722  | 55,486  |
| 92  | Bank of Commerce                                 | Charlotte      | 73,592  | 48,492  |
| 93  | TrustAtlantic Bank                               | Greenville     | 67,949  | 29,271  |
| 94  | Union Bank & Trust Company                       | Oxford         | 62,785  | 50,919  |
| 95  | Providence Bank                                  | Rocky Mount    | 60,234  | 47,531  |
| 96  | New Republic Savings Bank                        | Roanoke Rapids | 58,998  | 50,462  |
| 97  | Roanoke Rapids Savings Bank, SSB                 | Roanoke Rapids | 55,802  | 47,444  |
| 98  | Longleaf Community Bank                          | Rockingham     | 53,215  | 43,944  |
| 99  | First Savings and Loan Association               | Mebane         | 50,596  | 40,494  |
| 100 | VantageSouth Bank                                | Burlington     | 49,656  | 37,872  |
| 101 | Anson Bank & Trust Co.                           | Wadesboro      | 48,437  | 36,647  |
| 102 | Greystone Bank                                   | Raleigh        | 46,713  | 29,316  |
| 103 | Patriot State Bank                               | Fuquay Varina  | 43,782  | 24,476  |
| 104 | Roanoke Valley Savings Bank, SSB                 | Roanoke Rapids | 43,578  | 33,847  |
| 105 | KeySource Commercial Bank                        | Durham         | 32,749  | 14,655  |
| 106 | Black Mountain Savings Bank, SSB                 | Black Mountain | 31,808  | 28,180  |
| 107 | Jackson Savings Bank, SSB                        | Sylva          | 28,748  | 21,987  |
| 108 | Tarboro Savings Bank, SSB                        | Tarboro        | 26,285  | 20,641  |

|     |                                           |              |        |        |
|-----|-------------------------------------------|--------------|--------|--------|
| 109 | Hertford Savings Bank, SSB                | Hertford     | 14,590 | 12,614 |
| 110 | Mount Gilead Savings and Loan Association | Mount Gilead | 9,407  | 7,414  |