



**NC Commercial, Savings Banks & Thrifts Ranked by Assets  
as of June 30, 2010**

| <b>RANK</b> | <b>NAME</b>                             | <b>CITY</b>    | <b>ASSETS (000)</b> | <b>DEPOSITS (000)</b> |
|-------------|---|----------------|---------------------|-----------------------|
| 1           | Bank of America, National Association   | Charlotte      | \$1,518,957,843     | \$1,006,992,460       |
| 2           | Branch Banking and Trust Company        | Winston Salem  | \$149,199,450       | \$103,611,410         |
| 3           | RBC Bank (USA)                          | Raleigh        | \$26,361,019        | \$20,329,551          |
| 4           | First-Citizens Bank & Trust Company     | Raleigh        | \$18,157,194        | \$15,637,740          |
| 5           | First Bank                              | Troy           | \$3,317,446         | \$2,801,022           |
| 6           | Yadkin Valley Bank and Trust Company    | Elkin          | \$2,236,959         | \$1,955,884           |
| 7           | Bank of North Carolina                  | Thomasville    | \$2,161,011         | \$1,834,783           |
| 8           | Communityone Bank, National Association | Asheboro       | \$2,019,552         | \$1,726,196           |
| 9           | NewBridge Bank                          | Greensboro     | \$1,929,049         | \$1,559,451           |
| 10          | Capital Bank                            | Raleigh        | \$1,693,331         | \$1,371,688           |
| 11          | Southern Community Bank and Trust       | Winston Salem  | \$1,655,383         | \$1,298,724           |
| 12          | HomeTrust Bank                          | Clyde          | \$1,641,145         | \$1,294,887           |
| 13          | The Fidelity Bank                       | Fuquay-Varina  | \$1,372,190         | \$1,185,478           |
| 14          | Paragon Commercial Bank                 | Raleigh        | \$1,350,114         | \$1,052,289           |
| 15          | Southern Bank and Trust Company         | Mount Olive    | \$1,278,556         | \$1,069,445           |
| 16          | Square 1 Bank                           | Durham         | \$1,230,574         | \$1,111,371           |
| 17          | Macon Bank, Inc.                        | Franklin       | \$1,078,974         | \$820,204             |
| 18          | Citizens South Bank                     | Gastonia       | \$1,073,573         | \$856,612             |
| 19          | Peoples Bank                            | Newton         | \$1,067,402         | \$849,750             |
| 20          | The First National Bank of Shelby       | Shelby         | \$1,054,651         | \$749,389             |
| 21          | Bank of Granite                         | Granite Falls  | \$987,365           | \$909,339             |
| 22          | Crescent State Bank                     | Cary           | \$984,928           | \$723,128             |
| 23          | Four Oaks Bank & Trust Company          | Four Oaks      | \$943,865           | \$738,391             |
| 24          | The East Carolina Bank                  | Engelhard      | \$921,840           | \$810,346             |
| 25          | Piedmont Federal Savings Bank           | Winston Salem  | \$910,961           | \$698,642             |
| 26          | First South Bank                        | Washington     | \$810,371           | \$698,248             |
| 27          | Mountain 1st Bank & Trust Company       | Hendersonville | \$802,109           | \$689,027             |
| 28          | High Point Bank and Trust Company       | High Point     | \$795,713           | \$617,049             |
| 29          | Asheville Savings Bank, S.S.B.          | Asheville      | \$770,615           | \$628,010             |
| 30          | Carolina Bank                           | Greensboro     | \$703,964           | \$631,687             |
| 31          | Farmers & Merchants Bank                | Granite Quarry | \$673,892           | \$518,151             |
| 32          | New Century Bank                        | Dunn           | \$662,708           | \$566,441             |
| 33          | North State Bank                        | Raleigh        | \$650,805           | \$579,887             |
| 34          | Waccamaw Bank                           | Whiteville     | \$572,797           | \$476,057             |
| 35          | Mid Carolina Bank                       | Burlington     | \$561,047           | \$488,921             |
| 36          | Bank of the Carolinas                   | Mocksville     | \$539,252           | \$415,182             |
| 37          | NewDominion Bank                        | Charlotte      | \$535,465           | \$470,993             |
| 38          | Greystone Bank                          | Raleigh        | \$504,677           | \$439,416             |
| 39          | Park Sterling Bank                      | Charlotte      | \$488,314           | \$411,787             |
| 40          | First Trust Bank                        | Charlotte      | \$458,483           | \$373,490             |
| 41          | Security Savings Bank, SSB              | Southport      | \$441,932           | \$332,702             |
| 42          | TrustAtlantic Bank                      | Raleigh        | \$356,965           | \$315,414             |
| 43          | KS Bank, Inc.                           | Smithfield     | \$343,353           | \$261,743             |
| 44          | BANK OF OAK RIDGE                       | Oak Ridge      | \$342,454           | \$302,036             |
| 45          | Bank of Stanly                          | Albemarle      | \$332,077           | \$265,379             |
| 46          | Home Savings Bank of Albemarle, SSB     | Albemarle      | \$312,408           | \$250,980             |
| 47          | Harrington Bank, FSB                    | Chapel Hill    | \$304,481           | \$257,705             |
| 48          | Lifestore Bank                          | West Jefferson | \$298,866           | \$226,449             |

|     |  |                |           |           |
|-----|--|----------------|-----------|-----------|
| 49  | The Little Bank, Incorporated                    | Kinston        | \$293,299 | \$237,244 |
| 50  | Randolph Bank & Trust Company                    | Asheboro       | \$288,896 | \$238,601 |
| 51  | First Federal Savings Bank of Lincolnton         | Lincolnton     | \$287,913 | \$236,992 |
| 52  | Mechanics & Farmers Bank                         | Durham         | \$286,937 | \$246,811 |
| 53  | Carolina Trust Bank                              | Lincolnton     | \$274,503 | \$231,816 |
| 54  | Lumbee Guaranty Bank                             | Pembroke       | \$270,644 | \$218,682 |
| 55  | The Heritage Bank                                | Lucama         | \$260,587 | \$222,613 |
| 56  | Surrey Bank & Trust                              | Mount Airy     | \$218,730 | \$178,961 |
| 57  | The Bank of Asheville                            | Asheville      | \$213,996 | \$201,409 |
| 58  | Live Oak Banking Company                         | Wilmington     | \$209,352 | \$146,636 |
| 59  | KeySource Commercial Bank                        | Durham         | \$206,265 | \$166,609 |
| 60  | Nantahala Bank & Trust Company                   | Franklin       | \$205,165 | \$182,895 |
| 61  | CapStone Bank                                    | Raleigh        | \$199,802 | \$142,309 |
| 62  | Aquesta Bank                                     | Cornelius      | \$193,871 | \$146,394 |
| 63  | Blue Ridge Savings Bank, Inc.                    | Asheville      | \$192,059 | \$183,823 |
| 64  | Roxboro Savings Bank, SSB                        | Roxboro        | \$188,122 | \$134,045 |
| 65  | Union Bank & Trust Company                       | Oxford         | \$187,189 | \$158,959 |
| 66  | Select Bank & Trust Company                      | Greenville     | \$183,737 | \$144,034 |
| 67  | Cornerstone Bank                                 | Wilson         | \$181,934 | \$154,545 |
| 68  | The Bank of Currituck                            | Moyock         | \$181,243 | \$167,552 |
| 69  | First Federal Bank                               | Dunn           | \$178,595 | \$152,924 |
| 70  | Bank of Commerce                                 | Charlotte      | \$176,397 | \$121,836 |
| 71  | Alliance Bank & Trust Company                    | Gastonia       | \$172,518 | \$139,173 |
| 72  | Providence Bank                                  | Rocky Mount    | \$155,609 | \$125,154 |
| 73  | Patriot State Bank                               | Fuquay Varina  | \$140,355 | \$123,349 |
| 74  | Community Bank of Rowan                          | Salisbury      | \$139,403 | \$118,688 |
| 75  | Carolina Premier Bank                            | Charlotte      | \$130,394 | \$109,345 |
| 76  | BlueHarbor Bank                                  | Mooresville    | \$128,062 | \$107,373 |
| 77  | Cabarrus Bank & Trust Company                    | Concord        | \$127,844 | \$112,009 |
| 78  | Sound Banking Company                            | Morehead City  | \$125,370 | \$102,059 |
| 79  | Parkway Bank                                     | Lenoir         | \$119,073 | \$107,664 |
| 80  | First Carolina State Bank                        | Rocky Mount    | \$113,257 | \$89,203  |
| 81  | Wake Forest Federal Savings and Loan Association | Wake Forest    | \$110,943 | \$89,383  |
| 82  | Cherryville Federal Savings and Loan Association | Cherryville    | \$101,679 | \$83,087  |
| 83  | Belmont Federal Savings and Loan Association     | Belmont        | \$92,841  | \$77,715  |
| 84  | Premier Commercial Bank                          | Greensboro     | \$89,912  | \$68,302  |
| 85  | VantageSouth Bank                                | Burlington     | \$89,908  | \$68,797  |
| 86  | Taylorsville Savings Bank, SSB                   | Taylorsville   | \$88,706  | \$77,729  |
| 87  | Morganton Federal Savings and Loan Association   | Morganton      | \$86,939  | \$58,511  |
| 88  | Forest Commercial Bank                           | Asheville      | \$83,424  | \$60,987  |
| 89  | OldTown Bank                                     | Waynesville    | \$76,151  | \$57,372  |
| 90  | First Savings and Loan Association               | Mebane         | \$59,500  | \$49,101  |
| 91  | Pisgah Community Bank                            | Asheville      | \$57,652  | \$55,780  |
| 92  | Roanoke Rapids Savings Bank, SSB                 | Roanoke Rapids | \$56,289  | \$43,328  |
| 93  | Anson Bank & Trust Co.                           | Wadesboro      | \$55,611  | \$42,356  |
| 94  | New Republic Savings Bank                        | Roanoke Rapids | \$50,905  | \$41,098  |
| 95  | Great State Bank                                 | Wilkesboro     | \$48,614  | \$38,890  |
| 96  | Coastal Bank & Trust                             | Jacksonville   | \$47,131  | \$39,196  |
| 97  | Roanoke Valley Savings Bank, SSB                 | Roanoke Rapids | \$43,356  | \$33,064  |
| 98  | Tarboro Savings Bank, SSB                        | Tarboro        | \$36,385  | \$31,423  |
| 99  | Black Mountain Savings Bank, SSB                 | Black Mountain | \$36,196  | \$32,217  |
| 100 | Jackson Savings Bank, SSB                        | Sylva          | \$34,807  | \$28,416  |
| 101 | Hertford Savings Bank, SSB                       | Hertford       | \$15,469  | \$13,689  |
| 102 | Mount Gilead Savings and Loan Association        | Mount Gilead   | \$10,817  | \$9,131   |