



NC Commercial, Savings Banks & Thrifts Ranked by Assets

December 31, 2002

Rank	Name	City	Assets (\$000)	Deposits (\$000)
1	Bank of America, National Association	Charlotte	565,382,000	399,654,000
2	Wachovia Bank, National Association	Charlotte	318,870,000	197,856,000
3	Branch Banking and Trust Company	Winston-Salem	65,629,555	39,486,381
4	RBC Centura Bank	Rocky Mount	15,707,315	8,382,598
5	First-Citizens Bank & Trust Company	Raleigh	11,084,972	9,686,292
6	First Charter Bank	Concord	3,726,842	2,346,894
7	First Bank	Troy	1,217,497	1,077,546
8	The Fidelity Bank	Fuquay-Varina	1,005,074	872,167
9	Southern Bank and Trust Company	Mount Olive	902,525	799,778
10	Lexington State Bank	Lexington	851,049	697,210
11	Piedmont Federal Savings and Loan Association	Winston-Salem	840,482	664,831
12	Capital Bank	Raleigh	840,426	645,130
13	MountainBank	Hendersonville	839,012	683,351
14	United Community Bank	Murphy	762,106	536,319
15	FNB Southeast	Reidsville	733,733	606,075
16	The Hometown Bank	Clyde	723,097	509,131
17	Bank of Granite	Granite Falls	698,602	563,391
18	Yadkin Valley Bank and Trust Company	Elkin	660,601	556,401
19	Peoples Bank	Newton	643,337	516,215
20	First South Bank	Washington	628,073	534,897
21	First National Bank and Trust Company	Asheboro	618,317	491,685
22	Southern Community Bank and Trust	Winston Salem	611,284	449,764
23	The First National Bank of Shelby	Shelby	607,693	400,595
24	High Point Bank and Trust Company	High Point	592,034	489,862
25	Macon Bank, Inc.	Franklin	519,009	335,805
26	Cooperative Bank for Savings, Inc., SSB	Wilmington	504,210	357,479
27	Citizens South Bank	Gastonia	491,524	369,281
28	Asheville Savings Bank, S.S.B.	Asheville	460,724	379,658
29	The East Carolina Bank	Engelhard	385,995	301,261
30	Catawba Valley Bank	Hickory	383,245	320,674
31	Farmers & Merchants Bank	Granite Quarry	361,480	287,006
32	1st State Bank	Burlington	341,616	255,776
33	Four Oaks Bank & Trust Company	Four Oaks	317,655	252,507

34	Bank of North Carolina	Thomasville	306,716	259,545
35	Security Savings Bank, SSB	Southport	286,315	208,501
36	Randolph Bank & Trust Company	Asheboro	249,983	199,516
37	The Community Bank	Pilot Mountain	238,910	200,962
38	Gateway Bank & Trust Company	Elizabeth City	231,015	174,663
39	Bank of Stanly	Albemarle	223,327	168,772
40	Home Savings Bank of Albemarle, SSB	Albemarle	222,295	176,091
41	American Community Bank	Monroe	214,925	183,540
42	Paragon Commercial Bank	Raleigh	209,887	167,583
43	The Heritage Bank	Lucama	208,853	176,524
44	North State Bank	Raleigh	195,061	166,431
45	Bank of the Carolinas	Mocksville	194,491	159,777
46	KS Bank, Inc.	Kenly	190,961	138,122
47	Carolina Bank	Greensboro	189,801	157,721
48	Mechanics & Farmers Bank	Durham	186,273	149,954
49	AF Bank	West Jefferson	182,513	142,459
50	Crescent State Bank	Cary	182,004	157,748
51	High Country Bank	Boone	177,470	156,851
52	First Trust Bank	Charlotte	172,715	156,307
53	First Commerce Bank	Charlotte	172,644	133,683
54	First Gaston Bank of North Carolina	Gastonia	169,774	141,571
55	Mid Carolina Bank	Burlington	169,395	142,242
56	First Federal Savings Bank of Lincolnton	Lincolnton	167,521	132,446
57	Waccamaw Bank	Whiteville	161,063	130,760
58	Blue Ridge Savings Bank, Inc.	Asheville	158,720	147,636
59	First Federal Savings Bank	Dunn	157,551	138,425
60	Lumbee Guaranty Bank	Pembroke	149,730	132,646
61	Omni National Bank	Fayetteville	144,610	124,057
62	Roxboro Savings Bank, SSB	Roxboro	143,105	113,336
63	Mooreville Savings Bank, SSB	Mooreville	137,844	114,900
64	Rowan Savings Bank, SSB, Inc.	China Grove	135,994	103,406
65	Industrial Federal Savings Bank	Lexington	133,888	102,298
66	New Century Bank	Dunn	126,391	105,482
67	Alamance National Bank	Graham	125,955	98,845
68	The Scottish Bank	Charlotte	116,570	95,225
69	Bank of Wilmington	Wilmington	112,762	103,862
70	The Bank of Currituck	Moyock	112,354	86,415
71	U.S. Trust Company of North Carolina	Greensboro	110,904	42,150
72	The Little Bank, Incorporated	Kinston	107,664	85,489
73	Surrey Bank & Trust	Mount Airy	106,545	86,899
74	Trinity Bank	Monroe	100,513	83,843
75	Home Savings Bank, SSB of Eden	Eden	98,637	80,976
76	The Bank of Asheville	Asheville	97,678	88,561

77	Wake Forest Federal Savings and Loan Associati	Wake Forest	90,973	74,645
78	Belmont Federal Savings and Loan Association	Belmont	89,626	74,484
79	Taylorsville Savings Bank, SSB	Taylorsville	87,277	76,789
80	Mutual Community Savings Bank, SSB	Durham	78,104	54,413
81	Harrington Bank, FSB	Chapel Hill	76,977	68,945
82	Morganton Federal Savings and Loan Association	Morganton	75,820	54,707
83	SterlingSouth Bank & Trust Company	Greensboro	75,204	62,885
84	Cornerstone Bank	Wilson	74,981	65,519
85	Cherryville Federal Savings and Loan Association	Cherryville	73,957	60,366
86	Avery County Bank	Newland	72,011	54,488
87	Bank of Oak Ridge	Oak Ridge	62,779	43,953
88	Progressive State Bank	Lumberton	58,771	51,918
89	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	58,499	46,809
90	Centennial Bank	Southern Pines	58,335	49,958
91	First Savings and Loan Association	Mebane	54,245	44,908
92	First Carolina State bank	Rocky Mount	51,686	45,240
93	Cardinal State Bank	Durham	46,984	36,843
94	Carolina Trust Bank	Lincolnton	45,524	38,665
95	Roanoke Valley Savings Bank, SSB	Roanoke Rapids	42,565	34,057
96	Port City Capital Bank	Wilmington	40,879	32,416
97	Parkway Bank	Lenoir	40,406	33,709
98	Tarboro Savings Bank, SSB	Tarboro	35,655	30,412
99	Jackson Savings Bank, SSB	Sylva	32,143	26,415
100	Sound Banking Company	Morehead City	30,132	23,821
101	Liberty Savings and Loan Association	Liberty	29,009	22,118
102	Anson Bank & Trust Co.	Wadesboro	28,148	18,211
103	New Republic Savings Bank	Rocky Mount	25,880	20,308
104	Black Mountain Savings Bank, SSB	Black Mountain	24,960	21,867
105	Millennia Community Bank	Greenville	19,967	16,084
106	Gibsonville Community Savings Bank, SSB	Gibsonville	19,394	16,188
107	Hertford Savings Bank, SSB	Hertford	16,729	15,002
108	Mount Gilead Savings and Loan Association	Mount Gilead	8,493	6,881
109	Hertford Savings Bank, SSB	Hertford	16,605	14,897
110	Mount Gilead Savings and Loan Association	Mount Gilead	8,456	6,861