



NC Commercial, Savings Banks & Thrifts Ranked by Assets as of December 31, 2004

Rank	Name	City	Assets (\$000)	Deposits (\$000)
1	Bank of America, National Association	Charlotte	771,618,758	529,666,100
2	Wachovia Bank, National Association	Charlotte	389,963,000	273,220,000
3	Branch Banking and Trust Company	Winston Salem	74,479,112	48,380,168
4	RBC Centura Bank	Rocky Mount	18,384,707	10,736,573
5	First-Citizens Bank & Trust Company	Raleigh	11,682,490	10,308,713
6	First Charter Bank	Charlotte	4,416,196	2,675,675
7	First Bank	Troy	1,637,662	1,397,993
8	Southern Community Bank and Trust	Winston Salem	1,216,697	859,840
9	The Fidelity Bank	Fuquay-Varina	1,155,628	1,005,113
10	Southern Bank and Trust Company	Mount Olive	1,027,025	910,777
11	Bank of Granite	Granite Falls	991,911	778,839
12	Yadkin Valley Bank and Trust Company	Elkin	958,718	728,708
13	United Community Bank	Murphy	942,243	702,735
14	Lexington State Bank	Lexington	914,244	723,931
15	Capital Bank	Raleigh	880,706	661,210
16	FNB Southeast	Reidsville	865,802	726,700
17	Piedmont Federal Savings and Loan Association	Winston-Salem	851,760	658,135
18	First National Bank and Trust Company	Asheboro	845,594	661,459
19	Macon Bank, Inc.	Franklin	779,475	497,342
20	HomeTrust Bank	Clyde	775,347	503,260
21	The First National Bank of Shelby	Shelby	745,061	502,062
22	First South Bank	Washington	720,827	631,295
23	Peoples Bank	Newton	684,251	559,040
24	High Point Bank and Trust Company	High Point	630,723	494,786
25	Cooperative Bank	Wilmington	550,107	414,954
26	Asheville Savings Bank, S.S.B.	Asheville	545,335	421,154
27	Gateway Bank & Trust Company	Elizabeth City	534,547	415,299
28	Citizens South Bank	Gastonia	507,080	377,689
29	The East Carolina Bank	Engelhard	501,303	411,133
30	Bank of North Carolina	Thomasville	497,071	391,479
31	Catawba Valley Bank	Hickory	454,355	373,623
32	Farmers & Merchants Bank	Granite Quarry	419,626	320,904
33	Four Oaks Bank & Trust Company	Four Oaks	399,336	319,936
34	Paragon Commercial Bank	Raleigh	372,478	295,099
35	1st State Bank	Burlington	370,230	271,131
36	Crescent State Bank	Cary	330,906	276,000
37	American Community Bank	Monroe	316,357	255,382
38	Omni National Bank	Fayetteville	315,466	238,137
39	Carolina Bank	Greensboro	311,227	260,952
40	North State Bank	Raleigh	309,148	269,342
41	Security Savings Bank, SSB	Southport	309,045	207,419
42	Bank of the Carolinas	Mocksville	292,095	231,532
43	Mid Carolina Bank	Burlington	284,747	216,791
44	New Century Bank	Dunn	265,919	217,478
45	Waccamaw Bank	Whiteville	253,133	207,811

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Rank	Name	City	Assets (\$000)	Deposits (\$000)
46	Randolph Bank & Trust Company	Asheboro	246,455	197,708
47	First Trust Bank	Charlotte	238,874	191,286
48	Bank of Stanly	Albemarle	236,953	181,829
49	KS Bank, Inc.	Smithfield	236,796	169,295
50	Mechanics & Farmers Bank	Durham	229,231	189,519
51	The Heritage Bank	Lucama	221,350	193,258
52	AF Bank	West Jefferson	219,184	163,035
53	Home Savings Bank of Albemarle, SSB	Albemarle	212,601	187,389
54	Blue Ridge Savings Bank, Inc.	Asheville	211,787	191,611
55	First Gaston Bank of North Carolina	Gastonia	207,540	167,242
56	Bank of Wilmington	Wilmington	201,755	170,202
57	First Federal Savings Bank of Lincolnton	Lincolnton	200,711	161,983
58	First Federal Bank	Dunn	170,928	147,400
59	Lumbee Guaranty Bank	Pembroke	161,579	135,348
60	Mountain 1st Bank & Trust Company	Hendersonville	159,173	141,952
61	Surrey Bank & Trust	Mount Airy	157,263	128,347
62	The Scottish Bank	Charlotte	151,100	120,038
63	Trinity Bank	Monroe	150,973	125,726
64	Alamance National Bank	Graham	147,055	106,790
65	Roxboro Savings Bank, SSB	Roxboro	146,543	111,522
66	The Little Bank, Incorporated	Kinston	143,291	116,160
67	Industrial Federal Savings Bank	Lexington	140,625	104,192
68	Harrington Bank, FSB	Chapel Hill	138,599	81,586
69	Cardinal State Bank	Durham	135,439	109,348
70	Bank of Oak Ridge	Oak Ridge	134,406	97,679
71	Mooresville Savings Bank, SSB	Mooresville	134,260	112,894
72	The Bank of Currituck	Moyock	131,195	95,497
73	The Bank of Asheville	Asheville	130,724	114,843
74	SterlingSouth Bank & Trust Company	Greensboro	123,000	102,789
75	Cornerstone Bank	Wilson	119,892	108,624
76	Home Savings Bank, SSB of Eden	Eden	106,853	87,815
77	Port City Capital Bank	Wilmington	101,762	92,996
78	Wake Forest Federal Savings and Loan Association	Wake Forest	91,135	73,157
79	Mutual Community Savings Bank, SSB	Durham	89,369	63,252
80	Belmont Federal Savings and Loan Association	Belmont	86,660	70,465
81	Taylorsville Savings Bank, SSB	Taylorsville	84,040	73,372
82	Carolina Trust Bank	Lincolnton	83,017	69,143
83	Cherryville Federal Savings and Loan Association	Cherryville	79,191	61,450
84	Parkway Bank	Lenoir	73,870	60,820
85	Morganton Federal Savings and Loan Association	Morganton	72,590	50,726
86	Sound Banking Company	Morehead City	69,016	60,231
87	First Carolina State bank	Rocky Mount	68,598	57,477
88	New Century Bank of Fayetteville	Fayetteville	62,109	52,930
89	Progressive State Bank	Lumberton	56,823	49,578
90	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	56,249	42,883
91	Cabarrus Bank & Trust Company	Concord	55,484	48,273
92	First Savings and Loan Association	Mebane	51,094	41,219
93	Roanoke Valley Savings Bank, SSB	Roanoke Rapids	43,472	34,390
94	New Republic Savings Bank	Rocky Mount	37,165	28,293

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Rank	Name	City	Assets (\$000)	Deposits (\$000)
95	Anson Bank & Trust Co.	Wadesboro	36,230	24,734
96	Select Bank & Trust Company	Winterville	33,075	19,333
97	Longleaf Community Bank	Rockingham	32,662	23,535
98	Tarboro Savings Bank, SSB	Tarboro	30,356	24,771
99	Jackson Savings Bank, SSB	Sylva	28,092	21,664
100	Millennia Community Bank	Greenville	26,135	20,971
101	Black Mountain Savings Bank, SSB	Black Mountain	25,685	22,331
102	TriStone Community Bank	Winston Salem	24,168	8,547
103	Alliance Bank & Trust Company	Gastonia	21,479	10,774
104	Gibsonville Community Savings Bank, SSB	Gibsonville	20,502	16,182
105	Carolina Commerce Bank	Gastonia	18,470	11,142
106	Nantahala Bank & Trust Company	Franklin	15,342	7,762
107	Hertford Savings Bank, SSB	Hertford	14,765	12,894
108	Mount Gilead Savings and Loan Association	Mount Gilead	8,826	7,048
			1,302,251,014	899,958,949