



NC Commercial, Savings Banks & Thrifts Ranked by Assets as of June 30, 2005

Rank	Name	City	Assets (\$000)	Deposits (\$000)
1	Bank of America, National Association	Charlotte	1,047,537,027	685,007,329
2	Wachovia Bank, National Association	Charlotte	459,529,000	309,433,000
3	Branch Banking and Trust Company	Winston Salem	76,719,103	51,691,441
4	RBC Centura Bank	Rocky Mount	19,780,633	10,911,171
5	First-Citizens Bank & Trust Company	Raleigh	12,168,589	10,416,452
6	First Charter Bank	Charlotte	4,620,118	2,801,945
7	First Bank	Troy	1,736,728	1,475,123
8	Southern Community Bank and Trust	Winston Salem	1,296,535	878,276
9	The Fidelity Bank	Fuquay-Varina	1,195,980	1,046,761
10	United Community Bank	Murphy	1,046,207	736,682
11	Southern Bank and Trust Company	Mount Olive	1,032,252	911,964
12	Bank of Granite	Granite Falls	1,031,628	863,105
13	Yadkin Valley Bank and Trust Company	Elkin	990,771	756,380
14	Lexington State Bank	Lexington	988,634	790,855
15	FNB Southeast	Reidsville	980,793	812,998
16	Capital Bank	Raleigh	915,970	695,734
17	HomeTrust Bank	Clyde	884,921	589,366
18	First National Bank and Trust Company	Asheboro	872,180	690,695
19	Macon Bank, Inc.	Franklin	851,623	549,423
20	Piedmont Federal Savings and Loan Association	Winston-Salem	846,935	649,670
21	First South Bank	Washington	789,658	705,094
22	The First National Bank of Shelby	Shelby	773,922	507,473
23	Peoples Bank	Newton	707,495	571,465
24	Gateway Bank & Trust Company	Elizabeth City	676,573	533,154
25	Cooperative Bank	Wilmington	667,071	512,550
26	High Point Bank and Trust Company	High Point	656,585	514,012
27	Asheville Savings Bank, S.S.B.	Asheville	570,530	436,424
28	Bank of North Carolina	Thomasville	563,507	455,188
29	The East Carolina Bank	Engelhard	540,555	455,622
30	Citizens South Bank	Gastonia	513,919	375,000
31	Paragon Commercial Bank	Raleigh	461,014	404,699
32	Farmers & Merchants Bank	Granite Quarry	455,989	348,659
33	Catawba Valley Bank	Hickory	453,376	375,354
34	Four Oaks Bank & Trust Company	Four Oaks	446,591	357,201
35	American Community Bank	Monroe	418,394	346,341
36	Crescent State Bank	Cary	392,598	324,014
37	Omni National Bank	Fayetteville	386,666	287,884
38	1st State Bank	Burlington	370,737	276,802
39	North State Bank	Raleigh	350,362	313,942
40	Bank of the Carolinas	Mocksville	346,054	284,712
41	Mid Carolina Bank	Burlington	332,515	273,669
42	Carolina Bank	Greensboro	321,923	270,909
43	Security Savings Bank, SSB	Southport	317,808	221,565
44	Waccamaw Bank	Whiteville	303,191	258,290

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Rank	Name	City	Assets (\$000)	Deposits (\$000)
45	New Century Bank	Dunn	298,490	245,698
46	First Trust Bank	Charlotte	276,250	224,929
47	Bank of Wilmington	Wilmington	268,768	229,889
48	KS Bank, Inc.	Smithfield	259,581	187,085
49	Randolph Bank & Trust Company	Asheboro	255,092	207,880
50	Mountain 1st Bank & Trust Company	Hendersonville	251,925	211,823
51	Bank of Stanly	Albemarle	228,959	171,767
52	Mechanics & Farmers Bank	Durham	228,503	186,739
53	Home Savings Bank of Albemarle, SSB	Albemarle	225,268	194,774
54	The Heritage Bank	Lucama	224,852	196,857
55	First Gaston Bank of North Carolina	Gastonia	216,691	173,523
56	Blue Ridge Savings Bank, Inc.	Asheville	212,841	191,729
57	AF Bank	West Jefferson	212,135	164,176
58	First Federal Savings Bank of Lincolnton	Lincolnton	211,368	171,467
59	First Federal Bank	Dunn	183,703	155,031
60	Lumbree Guaranty Bank	Pembroke	176,203	143,303
61	Surrey Bank & Trust	Mount Airy	173,105	142,510
62	Harrington Bank, FSB	Chapel Hill	165,662	92,215
63	The Little Bank, Incorporated	Kinston	164,441	139,737
64	Trinity Bank	Monroe	163,440	129,270
65	The Scottish Bank	Charlotte	161,451	131,258
66	Bank of Oak Ridge	Oak Ridge	150,482	111,270
67	Alamance Bank	Graham	150,263	112,370
68	The Bank of Currituck	Moyock	149,248	118,300
69	Roxboro Savings Bank, SSB	Roxboro	144,923	110,834
70	Cardinal State Bank	Durham	144,779	118,262
71	Industrial Federal Savings Bank	Lexington	141,883	104,378
72	SterlingSouth Bank & Trust Company	Greensboro	139,294	114,864
73	Mooresville Savings Bank, SSB	Mooresville	138,037	116,994
74	The Bank of Asheville	Asheville	135,373	117,150
75	Port City Capital Bank	Wilmington	129,890	120,108
76	Cornerstone Bank	Wilson	127,521	115,759
77	Wake Forest Federal Savings and Loan Association	Wake Forest	98,868	80,441
78	Carolina Trust Bank	Lincolnton	96,135	78,304
79	Mutual Community Savings Bank, SSB	Durham	93,429	75,734
80	Belmont Federal Savings and Loan Association	Belmont	87,242	70,767
81	New Century Bank of Fayetteville	Fayetteville	85,123	75,976
82	Taylorsville Savings Bank, SSB	Taylorsville	84,030	72,590
83	Sound Banking Company	Morehead City	78,976	68,427
84	Cherryville Federal Savings and Loan Association	Cherryville	78,832	61,210
85	First Carolina State bank	Rocky Mount	78,720	67,662
86	Parkway Bank	Lenoir	78,477	65,340
87	Morganton Federal Savings and Loan Association	Morganton	72,646	50,499
88	Cabarrus Bank & Trust Company	Concord	61,745	54,528
89	Progressive State Bank	Lumberton	58,292	51,013
90	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	57,350	42,924
91	NewDominion Bank	Charlotte	54,093	16,158
92	First Savings and Loan Association	Mebane	50,886	40,867

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Rank	Name	City	Assets (\$000)	Deposits (\$000)
93	Alliance Bank & Trust Company	Gastonia	48,264	35,361
94	TriStone Community Bank	Winston Salem	47,670	32,954
95	Select Bank & Trust Company	Greenville	47,413	33,690
96	New Republic Savings Bank	Roanoke Rapids	43,194	31,254
97	Roanoke Valley Savings Bank, SSB	Roanoke Rapids	42,454	33,219
98	Longleaf Community Bank	Rockingham	40,680	31,510
99	Anson Bank & Trust Co.	Wadesboro	36,644	26,497
100	Nantahala Bank & Trust Company	Franklin	35,811	26,895
101	Carolina Commerce Bank	Gastonia	34,305	25,947
102	Tarboro Savings Bank, SSB	Tarboro	29,269	23,653
103	Millennia Community Bank	Greenville	28,983	23,726
104	Jackson Savings Bank, SSB	Sylva	27,431	20,999
105	Black Mountain Savings Bank, SSB	Black Mountain	26,199	22,745
106	Gibsonville Community Savings Bank, SSB	Gibsonville	19,082	14,744
107	Hertford Savings Bank, SSB	Hertford	14,307	12,435
108	Mount Gilead Savings and Loan Association	Mount Gilead	8,748	6,796