

Table 3A Expanded. Small Business Lending Institutions in North Carolina Using Call Report Data, June 2007

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
American Cmnty Bk	Monroe	87.5	0.324	1	163,585	1,399	\$500M-\$1B	82.5	22,312	885	0
Mountain 1st Bk & TR	Hendersonville	87.5	0.344	1	188,849	901	\$500M-\$1B	67.5	16,362	509	0
New Century Bk	Dunn	85.0	0.303	0.827	112,293	1,913	\$100M-500M	60.0	8,991	1,006	0
Four Oaks B&TC	Four Oaks	85.0	0.222	1	146,897	2,008	\$500M-\$1B	75.0	17,941	1,576	0.003
Citizens South Bank	Gastonia	85.0	0.151	0.681	114,068	844	\$500M-\$1B	87.5	16,465	487	0
Hometrust Bank	Clyde	85.0	0.167	0.677	188,054	1,425	\$1B-\$10B	82.5	18,163	876	0
Bank of Granite	Granite Falls	85.0	0.3	0.624	353,127	3,284	\$1B-\$10B	87.5	52,603	2,064	0
Fidelity Bk	Fuquay-Varina	85.0	0.239	0.707	350,252	2,963	\$1B-\$10B	80.0	49,443	1,670	0.003
Surrey B&T	Mount Airy	82.5	0.477	0.857	92,559	1,305	\$100M-500M	87.5	21,756	909	0
First Bk	Troy	77.5	0.183	0.68	404,459	4,576	\$1B-\$10B	85.0	74,670	3,198	0.003
First-Citizens B&TC	Raleigh	77.5	0.19	0.652	2,545,020	68,011	>\$10B	87.5	461,929	59,718	0.016
Yadkin Valley B&TC	Elkin	75.0	0.251	0.62	283,591	2,862	\$1B-\$10B	87.5	52,810	1,823	0.004
Morganton FS & LA	Morganton	70.0	0.193	0.803	14,958	84	<\$100M	57.5	1,041	34	0
Alliance Bk TR Co	Gastonia	70.0	0.305	0.996	38,185	523	\$100M-500M	70.0	5,742	370	0
Scottish Bk	Charlotte	70.0	0.31	0.751	59,908	350	\$100M-500M	32.5	3,930	143	0
First Federal Bank	Dunn	70.0	0.133	0.711	26,393	207	\$100M-500M	72.5	3,293	129	0
New Century Bk South	Fayetteville	70.0	0.224	0.803	48,982	1,237	\$100M-500M	77.5	8,873	999	0.001
Harrington Bank FSB	Chapel Hill	70.0	0.167	0.571	38,024	191	\$100M-500M	62.5	2,879	88	0
First FSB of Lincolnton	Lincolnton	70.0	0.07	1	16,541	168	\$100M-500M	95.0	16,541	168	0
First TR Bk	Charlotte	70.0	0.297	0.588	115,978	813	\$100M-500M	57.5	11,293	454	0
Lexington St Bk	Lexington	70.0	0.189	0.641	192,495	2,143	\$1B-\$10B	75.0	27,685	1,315	0.006
Cherryville FS & LA	Cherryville	67.5	0.096	1	7,815	71	<\$100M	90.0	7,815	71	0
Cornerstone Bk	Wilson	67.5	0.258	0.862	47,452	452	\$100M-500M	77.5	11,172	298	0
Crescent St Bk	Cary	67.5	0.201	0.579	157,352	1,193	\$500M-\$1B	67.5	23,187	746	0
Bank of NC	Thomasville	67.5	0.195	0.551	208,508	1,531	\$1B-\$10B	65.0	25,210	853	0
Southern B&TC	Mount Olive	67.5	0.152	0.669	177,001	2,053	\$1B-\$10B	82.5	35,056	1,419	0
New Republic Savings Bank	Roanoke Rapids	65.0	0.168	0.801	9,932	106	<\$100M	70.0	1,546	65	0
Bank of Oak Ridge	Oak Ridge	65.0	0.257	0.789	59,878	423	\$100M-500M	62.5	8,836	249	0
Heritage Bk	Lucama	65.0	0.214	0.721	55,251	577	\$100M-500M	72.5	10,812	385	0.007
North St Bk	Raleigh	65.0	0.227	0.549	114,477	1,411	\$500M-\$1B	60.0	13,252	842	0
East Carolina Bk	Engelhard	65.0	0.196	0.615	123,257	1,189	\$500M-\$1B	65.0	16,883	699	0
Peoples Bk	Newton	65.0	0.191	0.627	159,776	1,414	\$500M-\$1B	62.5	20,931	808	0
Cabarrus B&TC	Concord	62.5	0.296	0.822	24,791	231	<\$100M	65.0	4,105	135	0.006
Tristone Cmnty Bk	Winston-Salem	62.5	0.317	0.902	29,140	143	<\$100M	17.5	1,117	46	0
Bank of Asheville	Asheville	62.5	0.288	0.707	47,226	363	\$100M-500M	60.0	6,463	211	0
Cardinal St Bk	Durham	62.5	0.268	0.697	51,759	354	\$100M-500M	42.5	4,845	193	0
LUMbee Guaranty Bk	Pembroke	62.5	0.201	0.83	42,544	568	\$100M-500M	77.5	10,187	432	0
AF Bank	West Jefferson	62.5	0.095	0.445	23,205	249	\$100M-500M	87.5	7,756	183	0
Capital Bk	Raleigh	62.5	0.163	0.492	234,930	2,280	\$1B-\$10B	72.5	39,789	1,625	0
Anson B&TC	Wadesboro	60.0	0.265	1	12,812	160	<\$100M	60.0	2,312	95	0.002
Carolina CMRC Bk	Gastonia	60.0	0.293	0.796	29,742	215	\$100M-500M	57.5	4,609	126	0
First South Bk	Washington	60.0	0.156	0.599	141,185	1,527	\$500M-\$1B	80.0	28,833	1,018	0

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Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
United Cmnty Bk	Murphy	60.0	0.11	0.667	127,172	1,929	\$1B-\$10B	67.5	21,023	1,418	0
Southern Cmnty B&TC	Winston-Salem	60.0	0.164	0.476	249,048	1,870	\$1B-\$10B	62.5	29,214	1,028	0
Taylorsville Savings Bk SSB	Taylorsville	57.5	0.24	0.822	19,395	283	<\$100M	72.5	5,371	182	0
Sound Bkg Co	Morehead City	57.5	0.212	1	23,933	251	\$100M-500M	62.5	4,394	159	0
Home Savings Bk of Albemarle SSB	Albemarle	57.5	0.164	1	46,567	251	\$100M-500M	40.0	4,121	146	0
Carolina Bk	Greensboro	57.5	0.202	0.5	89,073	662	\$100M-500M	45.0	9,320	365	0
Bank of The Carolinas	Mocksville	57.5	0.212	0.492	96,366	752	\$100M-500M	60.0	14,911	440	0
FNB Southeast	Reidsville	57.5	0.143	0.637	140,612	1,027	\$500M-\$1B	60.0	19,395	532	0
Communityone Bk NA	Asheboro	57.5	0.144	0.438	264,230	1,923	\$1B-\$10B	55.0	31,276	967	0.002
First Charter Bk	Charlotte	57.5	0.08	0.396	394,121	3,520	\$1B-\$10B	57.5	42,585	1,855	0
RBC Centura Bk	Raleigh	57.5	0.073	0.355	1,849,324	13,132	>\$10B	57.5	172,475	6,272	0.005
Mutual Cmnty Savings Bk SSB	Durham	55.0	0.27	0.761	20,553	130	<\$100M	22.5	1,361	56	0
Little Bk	Kinston	55.0	0.209	0.651	54,179	433	\$100M-500M	50.0	6,918	244	0
Randolph B&TC	Asheboro	55.0	0.189	0.673	52,565	527	\$100M-500M	70.0	10,351	349	0.006
KS Bk	Smithfield	55.0	0.17	0.719	52,361	545	\$100M-500M	57.5	7,816	361	0.001
Farmers & Mrch Bk	Granite Quarry	55.0	0.175	0.547	100,399	803	\$500M-\$1B	55.0	12,220	448	0
Gateway B&TC	Elizabeth City	55.0	0.13	0.446	226,673	1,633	\$1B-\$10B	57.5	26,790	800	0
Branch Bkg&TC	Winston-Salem	55.0	0.072	0.368	8,742,566	136,288	>\$10B	62.5	1,391,715	97,950	0.007
Wachovia Bk NA	Charlotte	55.0	0.04	0.174	19,740,000	88,340	>\$10B	55.0	1,094,000	32,256	0.003
Bank of Amer NA	Charlotte	55.0	0.03	0.212	33,740,000	216,391	>\$10B	55.0	3,548,925	104,767	0
First S & LA	Mebane	52.5	0.055	1	2,775	15	<\$100M	52.5	331	7	0
Bk of Commerce	Charlotte	52.5	0.268	0.732	19,750	123	<\$100M	30.0	1,682	63	0
Aquesta Bk	Cornelius	52.5	0.313	0.685	24,033	100	<\$100M	22.5	1,344	29	0
Parkway Bk	Lenoir	52.5	0.227	0.708	23,207	241	\$100M-500M	65.0	5,087	155	0
First Carolina St Bk	Rocky Mount	52.5	0.223	0.814	23,073	179	\$100M-500M	47.5	3,120	101	0
Roxboro Savings Bk Ssb	Roxboro	52.5	0.172	1	25,635	194	\$100M-500M	60.0	5,132	121	0
Security Savings Bk SSB	Southport	52.5	0.136	0.925	51,897	444	\$100M-500M	52.5	7,428	245	0
Cape Fear Bk	Wilmington	52.5	0.169	0.671	74,672	556	\$100M-500M	55.0	10,201	374	0
High Point B&TC	High Point	52.5	0.182	0.421	134,847	1,017	\$500M-\$1B	47.5	12,168	496	0
Macon Bk	Franklin	52.5	0.109	0.655	111,745	1,143	\$1B-\$10B	50.0	13,701	743	0
Union Bk & Tr Co	Oxford	50.0	0.199	1	12,505	107	<\$100M	55.0	2,305	71	0
Select Bk & TR Co	Winterville	47.5	0.198	0.754	20,097	195	\$100M-500M	50.0	3,385	123	0
Wake Forest FS & LA	Wake Forest	47.5	0.061	0.602	6,560	24	\$100M-500M	42.5	455	8	0
Nantahala Bk & TR Co	Franklin	47.5	0.176	0.818	24,388	177	\$100M-500M	42.5	3,216	97	0
Blue Ridge Savings Bank Inc	Asheville	47.5	0.056	0.371	16,778	61	\$100M-500M	40.0	730	14	0
Waccamaw Bk	Whiteville	47.5	0.155	0.535	67,212	585	\$100M-500M	52.5	9,456	360	0
Midcarolina Bk	Burlington	47.5	0.174	0.487	79,030	705	\$100M-500M	65.0	14,014	447	0
First NB of Shelby	Shelby	47.5	0.12	0.475	111,590	1,039	\$500M-\$1B	50.0	15,326	602	0
Longleaf Cmnty Bk	Rockingham	45.0	0.18	1	9,597	122	<\$100M	65.0	4,041	96	0.004
Trustatlantic Bk	Greenville	45.0	0.16	1	10,841	132	<\$100M	75.0	10,841	132	0
Carolina TR Bk	Lincolnton	45.0	0.206	0.613	24,214	321	\$100M-500M	72.5	6,147	216	0
Asheville Savings Bk SSB	Asheville	45.0	0.086	0.529	54,667	1,054	\$500M-\$1B	72.5	15,515	932	0
Patriot St Bk	Fuquay Varina	42.5	0.212	0.882	9,276	60	<\$100M	27.5	858	33	0

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Community Bk Rowan	Salisbury	42.5	0.194	0.749	14,921	96	<\$100M	27.5	1,388	45	0
Belmont FS & LA	Belmont	42.5	0.02	1	1,744	15	<\$100M	47.5	231	6	0
Industrial Federal Savings Bank	Lexington	42.5	0.015	1	2,306	21	\$100M-500M	52.5	480	10	0
Vantagesouth Bk	Burlington	40.0	0.17	0.972	8,422	88	<\$100M	62.5	2,330	65	0
Bank of Stanly	Albemarle	40.0	0.152	0.547	39,663	549	\$100M-500M	62.5	8,853	329	0.007
Paragon Cmrl Bk	Raleigh	40.0	0.123	0.353	106,665	419	\$500M-\$1B	27.5	5,443	156	0.001
Cooperative Bk	Wilmington	40.0	0.078	0.508	69,470	453	\$500M-\$1B	37.5	7,221	244	0
Mount Gilead S & LA	Mount Gilead	37.5	0.005	1	50	3	<\$100M	50.0	50	3	0
Jackson Savings Bk SSB	Sylva	37.5	0.113	1	3,248	26	<\$100M	40.0	731	15	0
Mooresville Savings Bk SSB	Mooresville	37.5	0.071	1	10,662	95	\$100M-500M	45.0	2,583	39	0
Bank of Currituck	Moyock	37.5	0.108	0.756	17,385	179	\$100M-500M	42.5	2,664	129	0
Mechanics & Farmers Bk	Durham	37.5	0.184	0.454	44,845	292	\$100M-500M	35.0	4,760	159	0
Piedmont FS & LA	Winston Salem	37.5	0.002	1	1,390	5	\$500M-\$1B	32.5	87	3	0
Providence Bk	Rocky Mount	35.0	0.208	0.53	12,515	95	<\$100M	42.5	2,079	58	0
Capstone Bk	Raleigh	35.0	0.191	0.623	15,399	69	<\$100M	20.0	934	22	0
Newdominion Bk	Charlotte	35.0	0.134	0.485	46,199	227	\$100M-500M	22.5	3,439	98	0
Hertford Savings Bk SSB	Hertford	32.5	0.021	1	311	2	<\$100M	32.5	77	1	0
Black MTN Savings Bk SSB	Black Mountain	32.5	0.04	1	1,269	15	<\$100M	52.5	1,269	15	0
Roanoke Valley Savings Bk SSB	Roanoke Rapids	32.5	0.01	1	437	8	<\$100M	35.0	437	8	0
Roanoke Rapids Savings Bk SSB	Roanoke Rapids	32.5	0.002	1	130	3	<\$100M	32.5	130	3	0.022
Square 1 Bk	Durham	27.5	0.078	0.29	55,894	104	\$500M-\$1B	10.0	390	6	0
Park Sterling Bk	Charlotte	17.5	0.094	0.468	13,927	63	\$100M-500M	10.0	748	14	0
Keysource Cmrl Bk	Durham	15.0	0.118	0.355	3,864	22	<\$100M	10.0	135	4	0
Greystone Bk	Raleigh	10.0	0.022	0.196	1,011	5	<\$100M	10.0	100	1	0
Tarboro Savings Bk SSB	Tarboro	NR	0	.	-	-	<\$100M	NR	-	-	0

Note: NR = not ranked

Source: U.S. Small Business Administration, Office of Advocacy, from Call Reports collected by the Federal Reserve Board.

Table 3B Expanded. Small Business Lending Institutions in North Carolina Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)				CRD/TA (10)	
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)		LSBL# (9)
First FSB of Lincolnton	Lincolnton	95.0	0.07	1	16,541	168	\$100M-500M	70.0	16,541	168	0
Cherryville FS & LA	Cherryville	90.0	0.096	1	7,815	71	<\$100M	67.5	7,815	71	0
Surrey B&T	Mount Airy	87.5	0.112	0.201	21,756	909	\$100M-500M	82.5	92,559	1,305	0
AF Bank	West Jefferson	87.5	0.032	0.149	7,756	183	\$100M-500M	62.5	23,205	249	0
Citizens South Bank	Gastonia	87.5	0.022	0.098	16,465	487	\$500M-\$1B	85.0	114,068	844	0
Yadkin Valley B&TC	Elkin	87.5	0.047	0.115	52,810	1,823	\$1B-\$10B	75.0	283,591	2,862	0.004
Bank of Granite	Granite Falls	87.5	0.045	0.093	52,603	2,064	\$1B-\$10B	85.0	353,127	3,284	0
First-Citizens B&TC	Raleigh	87.5	0.034	0.118	461,929	59,718	>\$10B	77.5	2,545,020	68,011	0.016
First Bk	Troy	85.0	0.034	0.126	74,670	3,198	\$1B-\$10B	77.5	404,459	4,576	0.003
American Cmnty Bk	Monroe	82.5	0.044	0.136	22,312	885	\$500M-\$1B	87.5	163,585	1,399	0
Hometrust Bank	Clyde	82.5	0.016	0.065	18,163	876	\$1B-\$10B	85.0	188,054	1,425	0
Southern B&TC	Mount Olive	82.5	0.03	0.132	35,056	1,419	\$1B-\$10B	67.5	177,001	2,053	0
First South Bk	Washington	80.0	0.032	0.122	28,833	1,018	\$500M-\$1B	60.0	141,185	1,527	0
Fidelity Bk	Fuquay-Varina	80.0	0.034	0.1	49,443	1,670	\$1B-\$10B	85.0	350,252	2,963	0.003
Cornerstone Bk	Wilson	77.5	0.061	0.203	11,172	298	\$100M-500M	67.5	47,452	452	0
Lumbree Guaranty Bk	Pembroke	77.5	0.048	0.199	10,187	432	\$100M-500M	62.5	42,544	568	0
New Century Bk South	Fayetteville	77.5	0.041	0.145	8,873	999	\$100M-500M	70.0	48,982	1,237	0.001
Trustatlantic Bk	Greenville	75.0	0.16	1	10,841	132	<\$100M	45.0	10,841	132	0
Four Oaks B&TC	Four Oaks	75.0	0.027	0.122	17,941	1,576	\$500M-\$1B	85.0	146,897	2,008	0.003
Lexington St Bk	Lexington	75.0	0.027	0.092	27,685	1,315	\$1B-\$10B	70.0	192,495	2,143	0.006
Taylorsville SVG Bk SSB	Taylorsville	72.5	0.067	0.228	5,371	182	<\$100M	57.5	19,395	283	0
Carolina TR Bk	Lincolnton	72.5	0.052	0.155	6,147	216	\$100M-500M	45.0	24,214	321	0
First Federal Bank	Dunn	72.5	0.017	0.089	3,293	129	\$100M-500M	70.0	26,393	207	0
Heritage Bk	Lucama	72.5	0.042	0.141	10,812	385	\$100M-500M	65.0	55,251	577	0.007
Asheville Svg Bk SSB	Asheville	72.5	0.024	0.15	15,515	932	\$500M-\$1B	45.0	54,667	1,054	0
Capital Bk	Raleigh	72.5	0.028	0.083	39,789	1,625	\$1B-\$10B	62.5	234,930	2,280	0
New Republic Savings Bank	Roanoke Rapids	70.0	0.026	0.125	1,546	65	<\$100M	65.0	9,932	106	0
Alliance Bk TR Co	Gastonia	70.0	0.046	0.15	5,742	370	\$100M-500M	70.0	38,185	523	0
Randolph B&TC	Asheboro	70.0	0.037	0.132	10,351	349	\$100M-500M	55.0	52,565	527	0.006
Mountain 1st Bk & TR	Hendersonville	67.5	0.03	0.087	16,362	509	\$500M-\$1B	87.5	188,849	901	0
Crescent St Bk	Cary	67.5	0.03	0.085	23,187	746	\$500M-\$1B	67.5	157,352	1,193	0
United Cmnty Bk	Murphy	67.5	0.018	0.11	21,023	1,418	\$1B-\$10B	60.0	127,172	1,929	0
Longleaf Cmnty Bk	Rockingham	65.0	0.076	0.421	4,041	96	<\$100M	45.0	9,597	122	0.004
Cabarrus B&TC	Concord	65.0	0.049	0.136	4,105	135	<\$100M	62.5	24,791	231	0.006
Parkway Bk	Lenoir	65.0	0.05	0.155	5,087	155	\$100M-500M	52.5	23,207	241	0
Midcarolina Bk	Burlington	65.0	0.031	0.086	14,014	447	\$100M-500M	47.5	79,030	705	0
East Carolina Bk	Engelhard	65.0	0.027	0.084	16,883	699	\$500M-\$1B	65.0	123,257	1,189	0
Bank of NC	Thomasville	65.0	0.024	0.067	25,210	853	\$1B-\$10B	67.5	208,508	1,531	0
Vantagesouth Bk	Burlington	62.5	0.047	0.269	2,330	65	<\$100M	40.0	8,422	88	0
Sound Bkg Co	Morehead City	62.5	0.039	0.184	4,394	159	\$100M-500M	57.5	23,933	251	0

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		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Harrington Bank FSB	Chapel Hill	62.5	0.013	0.043	2,879	88	\$100M-500M	70.0	38,024	191	0
Bank of Oak Ridge	Oak Ridge	62.5	0.038	0.116	8,836	249	\$100M-500M	65.0	59,878	423	0
Bank of Stanly	Albemarle	62.5	0.034	0.122	8,853	329	\$100M-500M	40.0	39,663	549	0.007
Peoples Bk	Newton	62.5	0.025	0.082	20,931	808	\$500M-\$1B	65.0	159,776	1,414	0
Southern Cmnty B&TC	Winston-Salem	62.5	0.019	0.056	29,214	1,028	\$1B-\$10B	60.0	249,048	1,870	0
Branch Bkg&TC	Winston-Salem	62.5	0.011	0.059	1,391,715	97,950	>\$10B	55.0	8,742,566	136,288	0.007
Anson B&TC	Wadesboro	60.0	0.048	0.18	2,312	95	<\$100M	60.0	12,812	160	0.002
Roxboro SVG Bk Ssb	Roxboro	60.0	0.034	0.2	5,132	121	\$100M-500M	52.5	25,635	194	0
Bank of Asheville	Asheville	60.0	0.039	0.097	6,463	211	\$100M-500M	62.5	47,226	363	0
New Century Bk	Dunn	60.0	0.024	0.066	8,991	1,006	\$100M-500M	85.0	112,293	1,913	0
Bank of The Carolinas	Mocksville	60.0	0.033	0.076	14,911	440	\$100M-500M	57.5	96,366	752	0
North St Bk	Raleigh	60.0	0.026	0.064	13,252	842	\$500M-\$1B	65.0	114,477	1,411	0
FNB Southeast	Reidsville	60.0	0.02	0.088	19,395	532	\$500M-\$1B	57.5	140,612	1,027	0
Morganton FS & LA	Morganton	57.5	0.013	0.056	1,041	34	<\$100M	70.0	14,958	84	0
Carolina CMRC Bk	Gastonia	57.5	0.045	0.123	4,609	126	\$100M-500M	60.0	29,742	215	0
KS Bk	Smithfield	57.5	0.025	0.107	7,816	361	\$100M-500M	55.0	52,361	545	0.001
First TR Bk	Charlotte	57.5	0.029	0.057	11,293	454	\$100M-500M	70.0	115,978	813	0
Gateway B&TC	Elizabeth City	57.5	0.015	0.053	26,790	800	\$1B-\$10B	55.0	226,673	1,633	0
First Charter Bk	Charlotte	57.5	0.009	0.043	42,585	1,855	\$1B-\$10B	57.5	394,121	3,520	0
RBC Centura Bk	Raleigh	57.5	0.007	0.033	172,475	6,272	>\$10B	57.5	1,849,324	13,132	0.005
Union Bk & Tr Co	Oxford	55.0	0.037	0.184	2,305	71	<\$100M	50.0	12,505	107	0
Cape Fear Bk	Wilmington	55.0	0.023	0.092	10,201	374	\$100M-500M	52.5	74,672	556	0
Farmers & Mrch Bk	Granite Quarry	55.0	0.021	0.067	12,220	448	\$500M-\$1B	55.0	100,399	803	0
Communityone Bk NA	Asheboro	55.0	0.017	0.052	31,276	967	\$1B-\$10B	57.5	264,230	1,923	0.002
Wachovia Bk NA	Charlotte	55.0	0.002	0.01	1,094,000	32,256	>\$10B	55.0	19,740,000	88,340	0.003
Bank of Amer NA	Charlotte	55.0	0.003	0.022	3,548,925	104,767	>\$10B	55.0	33,740,000	216,391	0
Black MTN SVG Bk SSB	Black Mountain	52.5	0.04	1	1,269	15	<\$100M	32.5	1,269	15	0
First S & LA	Mebane	52.5	0.007	0.119	331	7	<\$100M	52.5	2,775	15	0
Industrial Federal Savings Bank	Lexington	52.5	0.003	0.208	480	10	\$100M-500M	42.5	2,306	21	0
Security Svg Bk SSB	Southport	52.5	0.019	0.132	7,428	245	\$100M-500M	52.5	51,897	444	0
Waccamaw Bk	Whiteville	52.5	0.022	0.075	9,456	360	\$100M-500M	47.5	67,212	585	0
Mount Gilead S & LA	Mount Gilead	50.0	0.005	1	50	3	<\$100M	37.5	50	3	0
Select Bk & TR Co	Winterville	50.0	0.033	0.127	3,385	123	\$100M-500M	47.5	20,097	195	0
Little Bk	Kinston	50.0	0.027	0.083	6,918	244	\$100M-500M	55.0	54,179	433	0
First NB of Shelby	Shelby	50.0	0.016	0.065	15,326	602	\$500M-\$1B	47.5	111,590	1,039	0
Macon Bk	Franklin	50.0	0.013	0.08	13,701	743	\$1B-\$10B	52.5	111,745	1,143	0
Belmont FS & LA	Belmont	47.5	0.003	0.132	231	6	<\$100M	42.5	1,744	15	0
First Carolina St Bk	Rocky Mount	47.5	0.03	0.11	3,120	101	\$100M-500M	52.5	23,073	179	0
High Point B&TC	High Point	47.5	0.016	0.038	12,168	496	\$500M-\$1B	52.5	134,847	1,017	0
Mooreville Svg Bk SSB	Mooreville	45.0	0.017	0.242	2,583	39	\$100M-500M	37.5	10,662	95	0
Carolina Bk	Greensboro	45.0	0.021	0.052	9,320	365	\$100M-500M	57.5	89,073	662	0

Table 3B Expanded. Small Business Lending Institutions in North Carolina Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Providence Bk	Rocky Mount	42.5	0.035	0.088	2,079	58	<\$100M	35.0	12,515	95	0
Wake Forest FS & LA	Wake Forest	42.5	0.004	0.042	455	8	\$100M-500M	47.5	6,560	24	0
Nantahala Bk & TR Co	Franklin	42.5	0.023	0.108	3,216	97	\$100M-500M	47.5	24,388	177	0
Bank of Currituck	Moyock	42.5	0.016	0.116	2,664	129	\$100M-500M	37.5	17,385	179	0
Cardinal St Bk	Durham	42.5	0.025	0.065	4,845	193	\$100M-500M	62.5	51,759	354	0
Jackson SVG Bk SSB	Sylva	40.0	0.025	0.225	731	15	<\$100M	37.5	3,248	26	0
Home SVG Bk of Albemarle SSB	Albemarle	40.0	0.015	0.088	4,121	146	\$100M-500M	57.5	46,567	251	0
Blue Ridge Savings Bank Inc	Asheville	40.0	0.002	0.016	730	14	\$100M-500M	47.5	16,778	61	0
Cooperative Bk	Wilmington	37.5	0.008	0.053	7,221	244	\$500M-\$1B	40.0	69,470	453	0
Roanoke Valley SVG Bk SSB	Roanoke Rapids	35.0	0.01	1	437	8	<\$100M	32.5	437	8	0
Mechanics & Farmers Bk	Durham	35.0	0.02	0.048	4,760	159	\$100M-500M	37.5	44,845	292	0
Hertford SVG Bk SSB	Hertford	32.5	0.005	0.248	77	1	<\$100M	32.5	311	2	0
Roanoke Rapids SVG Bk SSB	Roanoke Rapids	32.5	0.002	1	130	3	<\$100M	32.5	130	3	0.022
Scottish Bk	Charlotte	32.5	0.02	0.049	3,930	143	\$100M-500M	70.0	59,908	350	0
Piedmont FS & LA	Winston Salem	32.5	0	0.063	87	3	\$500M-\$1B	37.5	1,390	5	0
Bk of Commerce	Charlotte	30.0	0.023	0.062	1,682	63	<\$100M	52.5	19,750	123	0
Patriot St Bk	Fuquay Varina	27.5	0.02	0.082	858	33	<\$100M	42.5	9,276	60	0
Community Bk Rowan	Salisbury	27.5	0.018	0.07	1,388	45	<\$100M	42.5	14,921	96	0
Paragon Cmrl Bk	Raleigh	27.5	0.006	0.018	5,443	156	\$500M-\$1B	40.0	106,665	419	0.001
Mutual Cmnty Svg Bk SSB	Durham	22.5	0.018	0.05	1,361	56	<\$100M	55.0	20,553	130	0
Aquesta Bk	Cornelius	22.5	0.018	0.038	1,344	29	<\$100M	52.5	24,033	100	0
Newdominion Bk	Charlotte	22.5	0.01	0.036	3,439	98	\$100M-500M	35.0	46,199	227	0
Capstone Bk	Raleigh	20.0	0.012	0.038	934	22	<\$100M	35.0	15,399	69	0
Tristone Cmnty Bk	Winston-Salem	17.5	0.012	0.035	1,117	46	<\$100M	62.5	29,140	143	0
Keysource Cmrl Bk	Durham	10.0	0.004	0.012	135	4	<\$100M	15.0	3,864	22	0
Greystone Bk	Raleigh	10.0	0.002	0.019	100	1	<\$100M	10.0	1,011	5	0
Park Sterling Bk	Charlotte	10.0	0.005	0.025	748	14	\$100M-500M	17.5	13,927	63	0
Square 1 Bk	Durham	10.0	0.001	0.002	390	6	\$500M-\$1B	27.5	55,894	104	0
Tarboro SVG Bk SSB	Tarboro	NR	0	.	-	-	<\$100M	NR	-	-	0

Note: NR = not ranked

Source: U.S. Small Business Administration, Office of Advocacy, from Call Reports collected by the Federal Reserve Board.