

Table 3A Expanded. Small Business Lending Institutions in North Carolina Using Call Report Data, June 2008

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Hometrust Bank	Clyde	85.0	0.172	0.651	232,214	1,534	\$1B-\$10B	75.0	11,872	564	0
Bank of Granite	Granite Falls	85.0	0.287	0.614	331,805	3,021	\$1B-\$10B	85.0	46,813	1,849	0
AF Bank	West Jefferson	85.0	0.181	0.937	49,911	353	\$100M-500M	90.0	9,136	210	0
Fidelity Bk	Fuquay-Varina	82.5	0.255	0.72	372,586	2,903	\$1B-\$10B	80.0	45,516	1,564	0.003
Citizens South Bank	Gastonia	82.5	0.144	0.62	117,222	889	\$500M-\$1B	85.0	15,100	511	0
Surrey B&T	Mount Airy	80.0	0.475	0.784	97,830	1,271	\$100M-500M	90.0	23,543	885	0
Park Sterling Bk	Charlotte	77.5	0.294	1	100,435	385	\$100M-500M	90.0	100,435	385	0
New Century Bk	Dunn	77.5	0.258	0.686	153,970	1,267	\$500M-\$1B	70.0	18,352	688	0
First-Citizens B&TC	Raleigh	77.5	0.194	0.614	2,622,570	32,953	>\$10B	87.5	419,616	24,503	0.015
First Bk	Troy	77.5	0.185	0.688	486,275	5,469	\$1B-\$10B	92.5	94,179	3,862	0.003
American Cmnty Bk	Monroe	77.5	0.24	0.796	127,041	1,109	\$500M-\$1B	80.0	18,545	667	0
Yadkin Valley B&TC	Elkin	75.0	0.228	0.596	325,866	3,583	\$1B-\$10B	90.0	56,332	2,326	0.004
Mountain 1st Bk & TR	Hendersonville	75.0	0.264	0.591	180,649	1,076	\$500M-\$1B	72.5	21,195	631	0
Newbridge Bk	Lexington	72.5	0.174	0.586	349,733	3,380	\$1B-\$10B	72.5	42,108	1,918	0.003
Peoples Bk	Newton	70.0	0.186	0.63	174,049	1,557	\$500M-\$1B	72.5	22,608	915	0
Gateway B&TC	Elizabeth City	70.0	0.189	0.591	401,016	2,177	\$1B-\$10B	75.0	51,859	1,171	0
First South Bk	Washington	70.0	0.172	0.653	155,897	1,530	\$500M-\$1B	80.0	24,748	984	0
Bank of Oak Ridge	Oak Ridge	70.0	0.276	0.721	80,540	557	\$100M-500M	55.0	7,817	293	0
Tristone Cmnty Bk	Winston-Salem	67.5	0.28	0.904	38,848	211	\$100M-500M	32.5	2,161	76	0
Southern B&TC	Mount Olive	67.5	0.141	0.647	164,430	1,803	\$1B-\$10B	82.5	33,663	1,256	0
North St Bk	Raleigh	67.5	0.219	0.535	138,432	1,624	\$500M-\$1B	62.5	13,846	925	0
New Republic Savings Bank	Roanoke Rapids	67.5	0.196	0.863	10,609	102	<\$100M	75.0	1,533	59	0
Midcarolina Bk	Burlington	67.5	0.233	0.642	120,007	1,007	\$500M-\$1B	75.0	17,784	628	0
Heritage Bk	Lucama	67.5	0.227	0.723	60,272	603	\$100M-500M	80.0	11,291	399	0.007
Cornerstone Bk	Wilson	67.5	0.252	0.862	51,123	496	\$100M-500M	82.5	13,521	339	0
Cherryville FS & LA	Cherryville	67.5	0.103	1	8,813	65	<\$100M	90.0	8,813	65	0
Bank of NC	Thomasville	67.5	0.2	0.55	242,548	1,721	\$1B-\$10B	67.5	25,731	955	0
Taylorsville SVG Bk SSB	Taylorsville	65.0	0.277	1	23,273	220	<\$100M	72.5	7,452	139	0
Morganton FS & LA	Morganton	65.0	0.193	0.677	15,383	89	<\$100M	57.5	992	36	0
First TR Bk	Charlotte	65.0	0.257	0.55	110,078	791	\$100M-500M	55.0	10,343	436	0
First Federal Bank	Dunn	65.0	0.104	0.682	20,571	165	\$100M-500M	67.5	2,544	93	0
Lumbee Guaranty Bk	Pembroke	62.5	0.208	0.877	45,727	573	\$100M-500M	77.5	10,539	423	0
Little Bk	Kinston	62.5	0.228	0.71	68,454	552	\$100M-500M	65.0	9,327	328	0
East Carolina Bk	Engelhard	62.5	0.173	0.559	128,013	1,284	\$500M-\$1B	62.5	15,800	798	0
Crescent St Bk	Cary	62.5	0.184	0.527	169,354	1,274	\$500M-\$1B	55.0	17,497	615	0
Cabarrus B&TC	Concord	62.5	0.298	0.828	25,737	233	<\$100M	65.0	4,166	141	0.007
Bk of Commerce	Charlotte	62.5	0.299	0.803	32,052	199	\$100M-500M	35.0	2,130	98	0
Southern Cmnty B&TC	Winston-Salem	60.0	0.156	0.475	275,951	1,990	\$1B-\$10B	65.0	32,849	1,097	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\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Security SVG Bk SSB	Southport	60.0	0.163	0.816	69,833	570	\$100M-500M	60.0	8,738	336	0
First FSBof Lincolnton	Lincolnton	60.0	0.052	0.813	13,131	80	\$100M-500M	62.5	1,824	46	0
Carolina CMRC Bk	Gastonia	60.0	0.304	0.81	26,367	191	<\$100M	52.5	3,032	102	0
Capital Bk	Raleigh	60.0	0.145	0.452	230,447	2,314	\$1B-\$10B	72.5	38,218	1,664	0
Bank of Asheville	Asheville	60.0	0.262	0.634	47,895	397	\$100M-500M	60.0	6,539	235	0
Anson B&TC	Wadesboro	60.0	0.275	1	13,444	164	<\$100M	65.0	2,487	111	0.003
Scottish Bk NA	Charlotte	57.5	0.245	0.608	64,021	389	\$100M-500M	32.5	3,119	144	0
Randolph B&TC	Asheboro	57.5	0.196	0.654	55,149	536	\$100M-500M	75.0	11,205	345	0.006
KS Bk	Smithfield	57.5	0.179	0.741	56,846	584	\$100M-500M	65.0	8,270	390	0.001
Home SVG Bk of albemarle Sst	albemarle	57.5	0.158	0.988	46,989	262	\$100M-500M	42.5	4,139	155	0
Forest CMRL Bk	Asheville	57.5	0.351	1	11,051	24	<\$100M	12.5	182	4	0
Carolina TR Bk	Lincolnton	57.5	0.244	0.702	36,554	378	\$100M-500M	75.0	8,859	276	0
Branch Bkg&TC	Winston-Salem	57.5	0.071	0.329	9,376,219	175,693	>\$10B	67.5	1,683,959	137,689	0
Wachovia Bk Na	Charlotte	55.0	0.027	0.134	17,040,000	84,908	>\$10B	55.0	1,036,000	28,498	0.004
Union Bk & Tr Co	Oxford	55.0	0.218	0.838	23,125	226	\$100M-500M	65.0	4,270	147	0
Sound Bkg Co	Morehead City	55.0	0.19	0.965	23,307	251	\$100M-500M	60.0	3,696	161	0
RBC Bk USA	Raleigh	55.0	0.067	0.344	2,099,097	15,652	>\$10B	60.0	222,715	8,026	0.005
Macon Bk	Franklin	55.0	0.102	0.646	110,181	1,112	\$1B-\$10B	55.0	12,681	711	0
Four Oaks B&TC	Four Oaks	55.0	0.124	0.551	106,694	1,250	\$500M-\$1B	72.5	20,689	805	0.002
First S & LA	Mebane	55.0	0.054	1	2,764	15	<\$100M	50.0	293	7	0
Farmers & Mrch Bk	Granite Quarry	55.0	0.169	0.53	110,566	851	\$500M-\$1B	60.0	14,080	465	0
Communityone Bk NA	Asheboro	55.0	0.114	0.367	233,112	1,642	\$1B-\$10B	55.0	26,112	796	0
Carolina Bk	Greensboro	55.0	0.197	0.469	111,592	789	\$500M-\$1B	50.0	10,545	407	0
Bank of Amer NA	Charlotte	55.0	0.025	0.188	30,210,000	193,901	>\$10B	55.0	3,369,466	98,315	0
Alliance Bk Tr Co	Gastonia	55.0	0.233	0.686	38,994	305	\$100M-500M	65.0	6,141	193	0
Waccamaw Bk	Whiteville	52.5	0.146	0.532	79,559	631	\$500M-\$1B	57.5	10,790	376	0
Pisgah Cmnty Bk	Asheville	52.5	0.265	1	5,209	15	<\$100M	15.0	176	2	0
Oldtown Bk	Waynesville	52.5	0.257	1	5,114	35	<\$100M	45.0	531	17	0
Mechanics & Farmers Bk	Durham	52.5	0.254	0.516	69,119	396	\$100M-500M	45.0	5,730	184	0
High Point B&TC	High Point	52.5	0.155	0.385	122,749	950	\$500M-\$1B	50.0	11,386	472	0
First Carolina St Bk	Rocky Mount	52.5	0.231	0.785	25,759	211	\$100M-500M	62.5	4,156	120	0
Carolina Premier Bk	Charlotte	52.5	0.251	1	8,692	27	<\$100M	12.5	255	4	0
Aquesta Bk	Cornelius	52.5	0.271	0.605	43,280	186	\$100M-500M	30.0	2,607	61	0
Vantagesouth Bk	Burlington	50.0	0.24	0.782	22,719	133	<\$100M	70.0	6,417	78	0
Select Bk & TR Co	Greenville	50.0	0.215	0.758	25,871	246	\$100M-500M	62.5	4,125	167	0
Parkway Bk	Lenoir	50.0	0.233	0.631	26,598	260	\$100M-500M	70.0	5,627	168	0
Keysource CMRL Bk	Durham	50.0	0.295	0.551	30,885	141	\$100M-500M	30.0	2,099	44	0
Greystone Bk	Raleigh	50.0	0.158	0.826	64,001	92	\$100M-500M	10.0	150	2	0
First NB of Shelby	Shelby	50.0	0.122	0.452	115,220	1,057	\$500M-\$1B	57.5	15,416	608	0

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Capstone Bk	Raleigh	50.0	0.237	0.661	31,482	143	\$100M-500M	22.5	1,777	43	0
Bank of The Carolinas	Mocksville	50.0	0.178	0.384	91,097	675	\$500M-\$1B	57.5	11,858	391	0
Nantahala Bk & TR Co	Franklin	47.5	0.192	0.632	36,556	241	\$100M-500M	42.5	3,983	132	0
Belmont FS & LA	Belmont	47.5	0.034	1	2,979	17	<\$100M	50.0	308	7	0
Bank of Stanly	albemarle	47.5	0.157	0.583	45,378	571	\$100M-500M	65.0	8,538	336	0.007
Asheville SVG Bk SSB	Asheville	47.5	0.105	0.545	68,244	1,138	\$500M-\$1B	75.0	14,552	916	0
Nuestro Banco	Raleigh	45.0	0.104	1	1,828	336	<\$100M	70.0	1,828	336	0
Blueharbor Bk	Mooreville	45.0	0.2	1	6,268	13	<\$100M	10.0	23	1	0
Paragon CMRL Bk	Raleigh	42.5	0.109	0.346	126,971	540	\$1B-\$10B	32.5	7,739	254	0.001
Industrial Federal Savings B	Lexington	42.5	0.014	1	2,201	20	\$100M-500M	52.5	371	9	0
Cape Fear Bk	Wilmington	42.5	0.112	0.41	55,511	594	\$100M-500M	52.5	8,916	434	0
Bank of Currituck	Moyock	42.5	0.131	0.733	23,565	210	\$100M-500M	45.0	3,124	143	0.001
Providence Bk	Rocky Mount	40.0	0.242	0.574	22,154	139	<\$100M	42.5	2,543	76	0
Piedmont Federal Savings Banl	Winston Salem	40.0	0.002	1	1,748	21	\$500M-\$1B	62.5	1,748	21	0
Newdominion Bk	Charlotte	40.0	0.137	0.393	69,214	351	\$500M-\$1B	35.0	5,593	177	0
Mooreville SVG Bk SSB	Mooreville	40.0	0.069	1	10,877	93	\$100M-500M	40.0	1,883	34	0
Community Bk Rowan	Salisbury	40.0	0.167	0.74	21,850	187	\$100M-500M	42.5	2,566	87	0
Blue Ridge SVG Bk	Asheville	40.0	0.09	0.817	26,871	110	\$100M-500M	20.0	1,538	26	0
Wake Forest FS & LA	Wake Forest	37.5	0.055	0.437	5,922	19	\$100M-500M	35.0	252	5	0
Mount Gilead S & LA	Mount Gilead	37.5	0.005	1	47	3	<\$100M	50.0	47	3	0
Jackson SVG Bk Ssb	Sylva	37.5	0.111	1	3,313	25	<\$100M	37.5	425	10	0
Harrington Bank FSB	Chapel Hill	37.5	0.001	0.003	270	46,864	\$100M-500M	45.0	134	3,198	0
Roxboro SVG Bk SSB	Roxboro	35.0	0.1	0.863	16,154	137	\$100M-500M	42.5	2,149	82	0
Cooperative Bk	Wilmington	35.0	0.059	0.537	57,718	459	\$500M-\$1B	42.5	7,846	270	0
Roanoke Valley SVG Bk SSB	Roanoke Rapids	32.5	0.008	1	378	6	<\$100M	40.0	378	6	0
Premier CMRL Bk	Greensboro	32.5	0.01	1	200	1	<\$100M	10.0	-	-	0
Black Mtn SVG Bk SSB	Black Mountain	32.5	0.025	1	787	7	<\$100M	52.5	787	7	0
Trustatlantic Bk	Raleigh	30.0	0.13	0.46	28,424	170	\$100M-500M	25.0	2,195	76	0
Square 1 Bk	Durham	30.0	0.073	0.222	76,901	160	\$1B-\$10B	15.0	1,325	25	0
Hertford SVG Bk SSB	Hertford	30.0	0.027	0.995	421	4	<\$100M	37.5	196	3	0
Patriot St Bk	Fuquay Varina	22.5	0.125	0.452	9,578	95	<\$100M	30.0	1,175	61	0
Live Oak Bkg Co	Wilmington	15.0	0.127	0.307	4,645	9	<\$100M	10.0	50	1	0
Roanoke Rapids SVG Bk SSB	Roanoke Rapids	10.0	0.002	0.228	111	2	<\$100M	32.5	111	2	0.025
Tarboro SVG Bk SSB	Tarboro	NR	0	-	-	-	<\$100M	-	-	-	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 2008

Name of Lending Institution	City	HQ State or Territory	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)
First Bk	Troy	NC	92.5	0.036	0.133	94,179	3,862	\$1B-\$10B	42.5	9,703	169	0.003
Yadkin Valley B&TC	Elkin	NC	90.0	0.039	0.103	56,332	2,326	\$1B-\$10B	75.0	325,866	3,583	0.004
Surrey B&T	Mount Airy	NC	90.0	0.114	0.189	23,543	885	\$100M-500M	80.0	97,830	1,271	0
Park Sterling Bk	Charlotte	NC	90.0	0.294	1	100,435	385	\$100M-500M	77.5	100,435	385	0
Cherryville FS & LA	Cherryville	NC	90.0	0.103	1	8,813	65	<\$100M	67.5	8,813	65	0
AF Bank	West Jefferson	NC	90.0	0.033	0.172	9,136	210	\$100M-500M	85.0	49,911	353	0
First-Citizens B&TC	Raleigh	NC	87.5	0.031	0.098	419,616	24,503	>\$10B	77.5	2,622,570	32,953	0.015
Citizens South Bank	Gastonia	NC	85.0	0.019	0.08	15,100	511	\$500M-\$1B	82.5	117,222	889	0
Bank of Granite	Granite Falls	NC	85.0	0.04	0.087	46,813	1,849	\$1B-\$10B	85.0	331,805	3,021	0
Southern B&TC	Mount Olive	NC	82.5	0.029	0.132	33,663	1,256	\$1B-\$10B	67.5	164,430	1,803	0
Cornerstone Bk	Wilson	NC	82.5	0.067	0.228	13,521	339	\$100M-500M	62.5	65,401	640	0
Heritage Bk	Lucama	NC	80.0	0.042	0.135	11,291	399	\$100M-500M	47.5	7,238	57	0.007
First South Bk	Washington	NC	80.0	0.027	0.104	24,748	984	\$500M-\$1B	82.5	94,168	994	0
Fidelity Bk	Fuquay-Varina	NC	80.0	0.031	0.088	45,516	1,564	\$1B-\$10B	55.0	112,709	1,847	0.003
American Cmnty Bk	Monroe	NC	80.0	0.035	0.116	18,545	667	\$500M-\$1B	77.5	127,041	1,109	0
Lumbee Guaranty Bk	Pembroke	NC	77.5	0.048	0.202	10,539	423	\$100M-500M	62.5	45,727	573	0
Randolph B&TC	Asheboro	NC	75.0	0.04	0.133	11,205	345	\$100M-500M	57.5	55,149	536	0.006
New Republic Savings Bank	Roanoke Rapids	NC	75.0	0.028	0.125	1,533	59	<\$100M	67.5	10,609	102	0
Midcarolina Bk	Burlington	NC	75.0	0.035	0.095	17,784	628	\$500M-\$1B	67.5	120,007	1,007	0
Hometrust Bank	Clyde	NC	75.0	0.009	0.033	11,872	564	\$1B-\$10B	85.0	232,214	1,534	0
Gateway B&TC	Elizabeth City	NC	75.0	0.024	0.076	51,859	1,171	\$1B-\$10B	70.0	401,016	2,177	0
Carolina TR Bk	Lincolnton	NC	75.0	0.059	0.17	8,859	276	\$100M-500M	57.5	36,554	378	0
Asheville SVG Bk SSB	Asheville	NC	75.0	0.022	0.116	14,552	916	\$500M-\$1B	47.5	68,244	1,138	0
Taylorsville SVG Bk SSB	Taylorsville	NC	72.5	0.089	0.32	7,452	139	<\$100M	65.0	23,273	220	0
Peoples Bk	Newton	NC	72.5	0.024	0.082	22,608	915	\$500M-\$1B	67.5	34,050	737	0
Newbridge Bk	Lexington	NC	72.5	0.021	0.071	42,108	1,918	\$1B-\$10B	72.5	349,733	3,380	0.003
Mountain 1st Bk & TR	Hendersonville	NC	72.5	0.031	0.069	21,195	631	\$500M-\$1B	75.0	180,649	1,076	0
Four Oaks B&TC	Four Oaks	NC	72.5	0.024	0.107	20,689	805	\$500M-\$1B	55.0	106,694	1,250	0.002
Capital Bk	Raleigh	NC	72.5	0.024	0.075	38,218	1,664	\$1B-\$10B	65.0	34,222	273	0
Vantagesouth Bk	Burlington	NC	70.0	0.068	0.221	6,417	78	<\$100M	50.0	22,719	133	0
Parkway Bk	Lenoir	NC	70.0	0.049	0.133	5,627	168	\$100M-500M	50.0	26,598	260	0
Nuestro Banco	Raleigh	NC	70.0	0.104	1	1,828	336	<\$100M	45.0	1,828	336	0
New Century Bk	Dunn	NC	70.0	0.031	0.082	18,352	688	\$500M-\$1B	77.5	153,970	1,267	0
First Federal Bank	Dunn	NC	67.5	0.013	0.084	2,544	93	\$100M-500M	65.0	10,551	147	0
Branch Bkg&TC	Winston-Salem	NC	67.5	0.013	0.059	1,683,959	137,689	>\$10B	57.5	9,376,219	175,693	0
Bank of Nc	Thomasville	NC	67.5	0.021	0.058	25,731	955	\$1B-\$10B	67.5	242,548	1,721	0
Union Bk & TR Co	Oxford	NC	65.0	0.04	0.155	4,270	147	\$100M-500M	55.0	23,125	226	0
Southern Cmnty B&TC	Winston-Salem	NC	65.0	0.019	0.057	32,849	1,097	\$1B-\$10B	60.0	275,951	1,990	0
Little Bk	Kinston	NC	65.0	0.031	0.097	9,327	328	\$100M-500M	62.5	68,454	552	0
KS Bk	Smithfield	NC	65.0	0.026	0.108	8,270	390	\$100M-500M	57.5	56,846	584	0.001
Cabarrus B&TC	Concord	NC	65.0	0.048	0.134	4,166	141	<\$100M	62.5	25,737	233	0.007
Bank of Stanly	Albemarle	NC	65.0	0.029	0.11	8,538	336	\$100M-500M	47.5	45,378	571	0.007
Anson B&TC	Wadesboro	NC	65.0	0.051	0.185	2,487	111	<\$100M	60.0	13,444	164	0.003

Table 3B Expanded. Small Business Lending Institutions in North Carolina Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	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)
Alliance Bk TR Co	Gastonia	NC	65.0	0.037	0.108	6,141	193	\$100M-500M	55.0	38,994	305	0
Select Bk & TR Co	Greenville	NC	62.5	0.034	0.121	4,125	167	\$100M-500M	50.0	25,871	246	0
Piedmont Federal Savings Bank	Winston Salem	NC	62.5	0.002	1	1,748	21	\$500M-\$1B	40.0	1,748	21	0
North St Bk	Raleigh	NC	62.5	0.022	0.053	13,846	925	\$500M-\$1B	67.5	138,432	1,624	0
First FSBof Lincolnton	Lincolnton	NC	62.5	0.007	0.113	1,824	46	\$100M-500M	60.0	13,131	80	0
First Carolina St Bk	Rocky Mount	NC	62.5	0.037	0.127	4,156	120	\$100M-500M	52.5	25,759	211	0
East Carolina Bk	Engelhard	NC	62.5	0.021	0.069	15,800	798	\$500M-\$1B	62.5	128,013	1,284	0
Sound Bkg Co	Morehead City	NC	60.0	0.03	0.153	3,696	161	\$100M-500M	55.0	14,189	131	0
Security SVG Bk SSB	Southport	NC	60.0	0.02	0.102	8,738	336	\$100M-500M	60.0	69,833	570	0
RBC Bk USA	Raleigh	NC	60.0	0.007	0.036	222,715	8,026	>\$10B	55.0	2,099,097	15,652	0.005
Farmers & MRCH Bk	Granite Quarry	NC	60.0	0.022	0.067	14,080	465	\$500M-\$1B	52.5	13,885	141	0
Bank of Asheville	Asheville	NC	60.0	0.036	0.087	6,539	235	\$100M-500M	60.0	47,895	397	0
Waccamaw Bk	Whiteville	NC	57.5	0.02	0.072	10,790	376	\$500M-\$1B	52.5	79,559	631	0
Morganton FS & LA	Morganton	NC	57.5	0.012	0.044	992	36	<\$100M	65.0	15,383	89	0
First NB of Shelby	Shelby	NC	57.5	0.016	0.06	15,416	608	\$500M-\$1B	50.0	115,220	1,057	0
Bank of The Carolinas	Mocksville	NC	57.5	0.023	0.05	11,858	391	\$500M-\$1B	50.0	91,097	675	0
Wachovia Bk NA	Charlotte	NC	55.0	0.002	0.008	1,036,000	28,498	>\$10B	55.0	17,040,000	84,908	0.004
Macon Bk	Franklin	NC	55.0	0.012	0.074	12,681	711	\$1B-\$10B	55.0	110,181	1,112	0
First TR Bk	Charlotte	NC	55.0	0.024	0.052	10,343	436	\$100M-500M	65.0	110,078	791	0
Crescent St Bk	Cary	NC	55.0	0.019	0.054	17,497	615	\$500M-\$1B	62.5	169,354	1,274	0
Communityone Bk NA	Asheboro	NC	55.0	0.013	0.041	26,112	796	\$1B-\$10B	55.0	233,112	1,642	0
Bank of Oak Ridge	Oak Ridge	NC	55.0	0.027	0.07	7,817	293	\$100M-500M	70.0	80,540	557	0
Bank of Amer NA	Charlotte	NC	55.0	0.003	0.021	3,369,466	98,315	>\$10B	55.0	30,210,000	193,901	0
Industrial Federal Savings B	Lexington	NC	52.5	0.002	0.169	371	9	\$100M-500M	42.5	2,201	20	0
Carolina CMRC Bk	Gastonia	NC	52.5	0.035	0.093	3,032	102	<\$100M	60.0	26,367	191	0
Cape Fear Bk	Wilmington	NC	52.5	0.018	0.066	8,916	434	\$100M-500M	42.5	55,511	594	0
Black Mtn SVG Bk SSB	Black Mountain	NC	52.5	0.025	1	787	7	<\$100M	32.5	787	7	0
Mount Gilead S & LA	Mount Gilead	NC	50.0	0.005	1	47	3	<\$100M	37.5	47	3	0
High Point B&TC	High Point	NC	50.0	0.014	0.036	11,386	472	\$500M-\$1B	52.5	122,749	950	0
First S & LA	Mebane	NC	50.0	0.006	0.106	293	7	<\$100M	55.0	2,764	15	0
Carolina Bk	Greensboro	NC	50.0	0.019	0.044	10,545	407	\$500M-\$1B	55.0	111,592	789	0
Belmont FS & LA	Belmont	NC	50.0	0.003	0.103	308	7	<\$100M	47.5	2,979	17	0
Oldtown Bk	Waynesville	NC	45.0	0.027	0.104	531	17	<\$100M	52.5	5,114	35	0
Mechanics & Farmers Bk	Durham	NC	45.0	0.021	0.043	5,730	184	\$100M-500M	52.5	69,119	396	0
Harrington Bank FSB	Chapel Hill	NC	45.0	0	0.002	134	3,198	\$100M-500M	37.5	270	46,864	0
Bank of Currituck	Moyock	NC	45.0	0.017	0.097	3,124	143	\$100M-500M	42.5	23,565	210	0.001
Roxboro SVG Bk SSB	Roxboro	NC	42.5	0.013	0.115	2,149	82	\$100M-500M	35.0	16,154	137	0
Providence Bk	Rocky Mount	NC	42.5	0.028	0.066	2,543	76	<\$100M	40.0	22,154	139	0
Nantahala Bk & TR Co	Franklin	NC	42.5	0.021	0.069	3,983	132	\$100M-500M	47.5	36,556	241	0
Home SVG Bk of Albemarle SSB	Albemarle	NC	42.5	0.014	0.087	4,139	155	\$100M-500M	57.5	46,989	262	0
Cooperative Bk	Wilmington	NC	42.5	0.008	0.073	7,846	270	\$500M-\$1B	35.0	57,718	459	0
Community Bk Rowan	Salisbury	NC	42.5	0.02	0.087	2,566	87	\$100M-500M	40.0	21,850	187	0
Roanoke Valley SVG Bk SSB	Roanoke Rapids	NC	40.0	0.008	1	378	6	<\$100M	32.5	378	6	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)
Mooresville SVG Bk SSB	Mooresville	NC	40.0	0.012	0.173	1,883	34	\$100M-500M	40.0	10,877	93	0
Jackson SVG Bk SSB	Sylva	NC	37.5	0.014	0.128	425	10	<\$100M	37.5	3,313	25	0
Hertford SVG Bk SSB	Hertford	NC	37.5	0.012	0.463	196	3	<\$100M	30.0	421	4	0
Wake Forest FS & LA	Wake Forest	NC	35.0	0.002	0.019	252	5	\$100M-500M	37.5	5,922	19	0
Newdominion Bk	Charlotte	NC	35.0	0.011	0.032	5,593	177	\$500M-\$1B	40.0	69,214	351	0
Bk of Commerce	Charlotte	NC	35.0	0.02	0.053	2,130	98	\$100M-500M	62.5	32,052	199	0
Tristone Cmnty Bk	Winston-Salem	NC	32.5	0.016	0.05	2,161	76	\$100M-500M	67.5	38,848	211	0
Scottish Bk NA	Charlotte	NC	32.5	0.012	0.03	3,119	144	\$100M-500M	57.5	64,021	389	0
Roanoke Rapids SVG Bk SSB	Roanoke Rapids	NC	32.5	0.002	0.228	111	2	<\$100M	10.0	111	2	0.025
Paragon CMRL Bk	Raleigh	NC	32.5	0.007	0.021	7,739	254	\$1B-\$10B	42.5	126,971	540	0.001
Patriot St Bk	Fuquay Varina	NC	30.0	0.015	0.055	1,175	61	<\$100M	22.5	9,578	95	0
Keysource CMRL Bk	Durham	NC	30.0	0.02	0.037	2,099	44	\$100M-500M	50.0	30,885	141	0
Aquesta Bk	Cornelius	NC	30.0	0.016	0.036	2,607	61	\$100M-500M	52.5	43,280	186	0
Trustatlantic Bk	Raleigh	NC	25.0	0.01	0.035	2,195	76	\$100M-500M	30.0	28,424	170	0
Capstone Bk	Raleigh	NC	22.5	0.013	0.037	1,777	43	\$100M-500M	50.0	31,482	143	0
Blue Ridge SVG Bk	Asheville	NC	20.0	0.005	0.047	1,538	26	\$100M-500M	40.0	26,871	110	0
Square 1 Bk	Durham	NC	15.0	0.001	0.004	1,325	25	\$1B-\$10B	30.0	76,901	160	0
Pisgah Cmnty Bk	Asheville	NC	15.0	0.009	0.034	176	2	<\$100M	52.5	5,209	15	0
Forest CMRL Bk	Asheville	NC	12.5	0.006	0.016	182	4	<\$100M	57.5	11,051	24	0
Carolina Premier Bk	Charlotte	NC	12.5	0.007	0.029	255	4	<\$100M	52.5	8,692	27	0
Premier CMRL Bk	Greensboro	NC	10.0	0	0	-	-	<\$100M	32.5	200	1	0
Live Oak Bkg Co	Wilmington	NC	10.0	0.001	0.003	50	1	<\$100M	15.0	4,645	9	0
Greystone Bk	Raleigh	NC	10.0	0	0.002	150	2	\$100M-500M	50.0	64,001	92	0
Blueharbor Bk	Mooresville	NC	10.0	0.001	0.004	23	1	<\$100M	45.0	6,268	13	0
Tarboro SVG Bk SSB	Tarboro	NC	-	0		-	-	<\$100M		-	-	0

Note: NR = not ranked

Source: U.S. Small Business Administration, office of Advocacy, from Call Report data.