

# Rank The Banks

*North Carolina - 2019 Q2*

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# Rankings Per State

## Bank Listing

Company Name - City - Parent Company - Date Established - Number of Offices - Total Employees - S Corp? - Total Assets - ROAA - ROAE

## Top 50 Ranking by...

### Total Assets

City - Total Employees- Number of Offices - Total Deposits - Deposits/Office - Assets/Office - Deposits/Employee - Assets/Employee - **Total Assets**

### Net Interest Margin

City - Total Assets - Yield on Loans - Loan Growth Rate - Cost of Funds - Deposit Growth Rate - Loans/Deposits - Yield on Investment Securities (FTE) - **Net Interest Margin**

### Noninterest Income

City - Total Assets - Net Income - Service Charge on Deposits/Avg Assets - Gain on Sale of Loans/Avg. Assets - Net Servicing Fees/Avg Assets - Net Gains on OREO/Avg. Assets - Total Noninterest Income - **Noninterest Income/Avg Assets**

### Total Overhead

City - Total Assets - Efficiency Ratio (FTE) - Total Employees - Number of Offices - Personnel Expense/Avg. Assets - Occupancy Expense/Avg. Assets - Other Expense/Avg. Assets - **Total Overhead/Avg Assets**

### Asset Quality

City - Total Assets - Gross Loans - LLR/Gross Loans - Adj Loans 30-89PD/Gross Loans - Adj 90+ PD/Gross Loans - Adj NPLs + Adj OREO/Gross Loans - NCO/Avg Loans - **Asset Quality Composite**

### ROAE

City - Total Assets - LTM Net Income - Total Employees - LTM Net Income/Employee - 2018Q2 LTM Net Income - 2017Q2 LTM Net Income - ROAA - **ROAE**

### Overall

City - Total Assets - Net Interest Margin Rank - Noninterest Income Rank - Total Overhead Rank - Asset Quality Rank - ROAE Rank - **Overall Rank**

# Excluded Banks & Calculation Notes

## Excluded Banks:

- ▶ Excluded banks are usually special-purpose banks (such as trust banks), subsidiaries of foreign companies, or companies for which necessary data is not available as of this report
  - ▶ American Bank & Trust
  - ▶ Triad Business Bank

## Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending June 30, 2019 (unless noted otherwise)
- ▶ For banks that elect subchapter S status, return on average assets and return on average equity are adjusted to reflect the impact of a 25% corporate tax rate
- ▶ Asset quality index is the sum of: (Adjusted Loans 30-89 PD/Loans) + (Adjusted Loans 90 PD/Loans) + (Adjusted NPLs/Loans) + (Adjusted OREO/Loans) + (Net Chargeoffs/Avg Loans). Adjustments are made to exclude loans for which repayment of principal is wholly or partially guaranteed by the US government
- ▶ Overall ranking is based on an unweighted average of Net Interest Margin rank, Noninterest Income rank, Total Overhead rank, Asset Quality rank and ROAE rank

# North Carolina - Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Alliance Bank & Trust Company	Gastonia	PBD Holdings, LLC	9/8/2004	4	31	No	143,644	0.81	9.81
Aquesta Bank	Cornelius	Aquesta Financial Holdings, Inc.	8/1/2006	7	80	No	475,434	0.87	10.02
Bank of America, National Association	Charlotte	Bank of America Corporation	10/17/1904	4,294	138,558	No	1,792,891,000	1.69	14.45
Bank of Oak Ridge	Oak Ridge	Oak Ridge Financial Services, Inc.	4/10/2000	4	66	No	464,989	1.03	10.36
Belmont Savings Bank, SSB	Belmont		1/1/1915	1	10	No	91,536	0.15	0.72
Black Mountain Savings Bank, SSB	Black Mountain		4/4/1923	1	5	No	40,903	0.24	1.95
blueharbor bank	Mooresville		1/8/2008	4	29	No	236,216	1.14	8.72
Branch Banking and Trust Company	Winston-Salem	BB&T Corporation	1/1/1872	1,788	32,327	No	223,086,000	1.54	11.87
Carolina Trust Bank	Lincolnton	Carolina Trust BancShares, Inc.	12/8/2000	11	104	No	617,435	0.98	9.05
Coastal Bank & Trust	Jacksonville		4/13/2009	3	27	No	114,969	0.58	3.62
Entegra Bank	Franklin	Entegra Financial Corp.	1/1/1922	19	251	No	1,662,700	0.85	7.89
Farmers & Merchants Bank	Salisbury	F & M Financial Corporation	7/13/1909	11	119	No	644,310	1.63	14.53
Fidelity Bank	Fuquay-Varina	Fidelity BancShares (N.C.), Inc.	8/10/1909	53	437	No	2,011,684	1.36	12.88
First Bank	Southern Pines	First Bancorp	8/23/1935	101	1,091	No	6,012,694	1.62	11.66
First Capital Bank	Laurinburg	First Capital Bancshares, Inc.	9/27/1999	4	32	No	101,044	(0.62)	(2.82)
First Carolina Bank	Rocky Mount	First Carolina Financial Services, Inc.	11/29/2000	3	41	No	554,556	0.95	9.26
First Federal Bank	Dunn	First Federal Financial Corporation	1/1/1958	7	54	No	187,440	0.42	3.97
First Federal Savings Bank of Lincolnton	Lincolnton		2/1/1940	4	47	No	398,664	1.16	7.45
First Savings and Loan Association	Mebane		1/1/1909	1	6	No	56,622	0.14	0.59
First-Citizens Bank & Trust Company	Raleigh	First Citizens BancShares, Inc.	3/1/1898	557	6,799	No	37,566,116	1.25	13.16
Hertford Savings Bank, SSB	Hertford		1/1/1923	1	3	No	13,045	0.27	1.62
HomeTrust Bank	Asheville	HomeTrust Bancshares, Inc.	1/1/1926	42	555	No	3,473,440	0.80	7.13
Jackson Savings Bank, SSB	Sylva		1/1/1955	2	8	No	32,996	0.57	2.78
KS Bank, Inc.	Smithfield	KS Bancorp, Inc.	4/28/1924	10	84	No	396,679	1.09	11.82
Lifestore Bank (MHC)	West Jefferson	AsheCo MHC, Inc.	1/1/1939	5	76	No	296,323	1.04	9.66
Live Oak Banking Company	Wilmington	Live Oak Bancshares, Inc.	5/12/2008	1	502	No	4,255,666	1.24	11.01
Lumbee Guaranty Bank	Pembroke		12/22/1971	14	98	No	336,259	0.92	8.10
Mechanics and Farmers Bank	Durham	M&F Bancorp, Inc.	8/1/1908	8	70	No	262,318	0.53	7.20
Morganton Savings Bank, S.S.B.	Morganton		1/1/1903	1	10	No	91,979	0.62	2.24
Nantahala Bank & Trust Company	Franklin		10/4/2004	3	43	No	156,655	0.14	2.52
New Republic Savings Bank	Roanoke Rapids		12/15/1998	3	16	No	64,790	0.00	(0.02)
North State Bank	Raleigh	North State Bancorp	6/1/2000	7	173	Yes	922,368	1.01	11.73
Peoples Bank	Newton	Peoples Bancorp of North Carolina, Inc.	1/1/1912	21	333	No	1,115,163	1.40	11.16
Piedmont Federal Savings Bank	Winston-Salem		1/1/1903	9	116	No	889,563	0.20	0.78
Providence Bank	Rocky Mount	PB Financial Corporation	3/14/2006	5	50	No	472,429	1.54	13.34
Roanoke Rapids Savings Bank, SSB	Roanoke Rapids		1/1/1914	2	17	No	73,452	0.32	1.45
Roxboro Savings Bank, SSB	Roxboro		1/1/1923	2	30	No	224,080	1.13	5.81
Select Bank & Trust Company	Dunn	Select Bancorp, Inc.	5/24/2000	20	211	No	1,315,996	1.33	9.35
Sound Bank	Morehead City		9/4/2001	7	71	No	349,548	(0.08)	(0.58)
Southern Bank and Trust Company	Mount Olive	Southern BancShares (N.C.), Inc.	1/1/1901	64	564	No	2,752,937	1.29	12.73
Surrey Bank & Trust	Mount Airy	Surrey Bancorp	7/22/1996	7	80	No	315,422	1.63	11.17
Tarboro Savings Bank, SSB	Tarboro		9/22/1906	1	8	No	48,157	0.30	2.02
Taylorsville Savings Bank, SSB	Taylorsville		4/1/1921	3	32	No	102,943	0.86	8.83
Union Bank	Greenville		11/9/1998	15	153	No	777,570	0.92	8.81
Uwharrie Bank	Albemarle	Uwharrie Capital Corp	1/26/1984	10	172	No	624,984	0.69	8.19
Wake Forest Federal Savings and Loan Association (MHC)	Wake Forest	Wake Forest Bancorp, M.H.C.	1/1/1922	1	8	No	102,377	1.50	6.67

# North Carolina – Total Asset Ranking

Rank	Company Name	City	Total Employees	Number of Offices	Total Deposits (\$000)	Deposits (\$000)/Office	Assets (\$000)/Office	Deposits (\$000)/Employee	Assets (\$000)/Employee	Total Assets (\$000)
1	Bank of America, National Association	Charlotte	138,558	4,294	1,441,116,000	335,612	417,534	10,401	12,940	1,792,891,000
2	Branch Banking and Trust Company	Winston-Salem	32,327	1,788	168,416,000	94,192	124,768	5,210	6,901	223,086,000
3	First-Citizens Bank & Trust Company	Raleigh	6,799	557	32,733,532	58,768	67,444	4,814	5,525	37,566,116
4	First Bank	Southern Pines	1,091	101	4,853,282	48,052	59,532	4,448	5,511	6,012,694
5	Live Oak Banking Company	Wilmington	502	1	3,738,537	3,738,537	4,255,666	7,447	8,477	4,255,666
6	HomeTrust Bank	Asheville	555	42	2,343,883	55,807	82,701	4,223	6,258	3,473,440
7	Southern Bank and Trust Company	Mount Olive	564	64	2,410,276	37,661	43,015	4,274	4,881	2,752,937
8	Fidelity Bank	Fuquay-Varina	437	53	1,778,843	33,563	37,956	4,071	4,603	2,011,684
9	Entegra Bank	Franklin	251	19	1,251,003	65,842	87,511	4,984	6,624	1,662,700
10	Select Bank & Trust Company	Dunn	211	20	1,063,804	53,190	65,800	5,042	6,237	1,315,996
11	Peoples Bank	Newton	333	21	909,142	43,292	53,103	2,730	3,349	1,115,163
12	North State Bank	Raleigh	173	7	835,754	119,393	131,767	4,831	5,332	922,368
13	Piedmont Federal Savings Bank	Winston-Salem	116	9	655,127	72,792	98,840	5,648	7,669	889,563
14	Union Bank	Greenville	153	15	643,941	42,929	51,838	4,209	5,082	777,570
15	Farmers & Merchants Bank	Salisbury	119	11	566,574	51,507	58,574	4,761	5,414	644,310
16	Uwharrie Bank	Albemarle	172	10	558,466	55,847	62,498	3,247	3,634	624,984
17	Carolina Trust Bank	Lincolnton	104	11	519,493	47,227	56,130	4,995	5,937	617,435
18	First Carolina Bank	Rocky Mount	41	3	491,012	163,671	184,852	11,976	13,526	554,556
19	Aquesta Bank	Cornelius	80	7	375,415	53,631	67,919	4,693	5,943	475,434
20	Providence Bank	Rocky Mount	50	5	365,812	73,162	94,486	7,316	9,449	472,429
21	Bank of Oak Ridge	Oak Ridge	66	4	393,702	98,426	116,247	5,965	7,045	464,989
22	First Federal Savings Bank of Lincolnton	Lincolnton	47	4	326,789	81,697	99,666	6,953	8,482	398,664
23	KS Bank, Inc.	Smithfield	84	10	321,192	32,119	39,668	3,824	4,722	396,679
24	Sound Bank	Morehead City	71	7	253,872	36,267	49,935	3,576	4,923	349,548
25	Lumbee Guaranty Bank	Pembroke	98	14	287,331	20,524	24,019	2,932	3,431	336,259
26	Surrey Bank & Trust	Mount Airy	80	7	264,228	37,747	45,060	3,303	3,943	315,422
27	Lifestore Bank (MHC)	West Jefferson	76	5	229,509	45,902	59,265	3,020	3,899	296,323
28	Mechanics and Farmers Bank	Durham	70	8	235,969	29,496	32,790	3,371	3,747	262,318
29	blueharbor bank	Moorestville	29	4	199,713	49,928	59,054	6,887	8,145	236,216
30	Roxboro Savings Bank, SSB	Roxboro	30	2	170,258	85,129	112,040	5,675	7,469	224,080
31	First Federal Bank	Dunn	54	7	163,317	23,331	26,777	3,024	3,471	187,440
32	Nantahala Bank & Trust Company	Franklin	43	3	130,756	43,585	52,218	3,041	3,643	156,655
33	Alliance Bank & Trust Company	Gastonia	31	4	130,574	32,644	35,911	4,212	4,634	143,644
34	Coastal Bank & Trust	Jacksonville	27	3	96,381	32,127	38,323	3,570	4,258	114,969
35	Taylorsville Savings Bank, SSB	Taylorsville	32	3	90,024	30,008	34,314	2,813	3,217	102,943
36	Wake Forest Federal Savings and Loan Association (MHC)	Wake Forest	8	1	77,425	77,425	102,377	9,678	12,797	102,377
37	First Capital Bank	Laurinburg	32	4	79,221	19,805	25,261	2,476	3,158	101,044
38	Morganton Savings Bank, S.S.B.	Morganton	10	1	55,026	55,026	91,979	5,503	9,198	91,979
39	Belmont Savings Bank, SSB	Belmont	10	1	72,441	72,441	91,536	7,244	9,154	91,536
40	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	17	2	54,044	27,022	36,726	3,179	4,321	73,452
41	New Republic Savings Bank	Roanoke Rapids	16	3	49,336	16,445	21,597	3,084	4,049	64,790
42	First Savings and Loan Association	Mebane	6	1	43,387	43,387	56,622	7,231	9,437	56,622
43	Tarboro Savings Bank, SSB	Tarboro	8	1	40,971	40,971	48,157	5,121	6,020	48,157
44	Black Mountain Savings Bank, SSB	Black Mountain	5	1	35,055	35,055	40,903	7,011	8,181	40,903
45	Jackson Savings Bank, SSB	Sylva	8	2	26,058	13,029	16,498	3,257	4,125	32,996
46	Hertford Savings Bank, SSB	Hertford	3	1	10,879	10,879	13,045	3,626	4,348	13,045

# North Carolina – Net Interest Margin Ranking

Rank	Company Name	City	Total Assets (\$000)	Yield on Loans (%)	Loan Growth Rate (%)	Cost of Funds (%)	Deposit Growth Rate (%)	Loans/Deposits (%)	Yield on Investment Securities (FTE) (%)	Net Interest Margin (%)
1	First Capital Bank	Laurinburg	101,044	6.42	25.59	0.91	29.91	91.44	NA	4.60
2	Peoples Bank	Newton	1,115,163	5.20	6.79	0.19	(1.05)	91.92	3.53	4.58
3	Surrey Bank & Trust	Mount Airy	315,422	5.52	5.44	0.44	2.68	93.16	1.91	4.53
4	Farmers & Merchants Bank	Salisbury	644,310	5.49	(3.70)	0.20	4.37	76.94	1.58	4.48
5	Alliance Bank & Trust Company	Gastonia	143,644	5.93	3.45	0.49	(3.41)	78.98	2.07	4.30
6	North State Bank	Raleigh	922,368	4.80	7.01	0.17	4.88	92.90	2.34	4.26
7	Taylorsville Savings Bank, SSB	Taylorsville	102,943	4.92	5.02	0.39	1.02	94.86	1.83	4.23
8	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	73,452	5.82	35.16	0.67	51.45	81.84	2.33	4.22
9	Select Bank & Trust Company	Dunn	1,315,996	5.44	0.47	0.95	7.04	93.80	2.94	4.19
10	Carolina Trust Bank	Lincolnton	617,435	5.51	29.79	0.98	29.05	93.44	2.74	4.16
11	Morganton Savings Bank, S.S.B.	Morganton	91,979	5.15	28.99	0.67	0.18	115.35	3.97	4.13
12	First Bank	Southern Pines	6,012,694	5.09	4.49	0.45	6.42	89.54	2.83	4.11
13	Lumbee Guaranty Bank	Pembroke	336,259	6.07	5.30	0.52	7.51	65.11	2.82	4.09
14	Providence Bank	Rocky Mount	472,429	5.64	17.25	1.17	7.16	103.69	2.90	4.06
15	Coastal Bank & Trust	Jacksonville	114,969	5.27	0.73	0.41	6.39	76.99	2.19	4.00
16	blueharbor bank	Mooreville	236,216	4.94	15.08	0.80	12.32	96.49	2.34	3.95
17	Southern Bank and Trust Company	Mount Olive	2,752,937	4.95	4.16	0.31	5.37	72.68	2.85	3.92
18	Hertford Savings Bank, SSB	Hertford	13,045	5.31	16.12	0.83	3.56	95.15	1.49	3.86
18	Bank of Oak Ridge	Oak Ridge	464,989	5.20	7.58	1.14	6.68	97.35	3.33	3.86
18	Live Oak Banking Company	Wilmington	4,255,666	6.94	33.77	2.18	24.82	82.47	2.80	3.86
21	Union Bank	Greenville	777,570	5.51	5.78	0.84	7.37	83.30	2.63	3.82
22	Sound Bank	Morehead City	349,548	5.27	22.05	0.97	50.21	84.10	2.87	3.81
22	First-Citizens Bank & Trust Company	Raleigh	37,566,116	4.48	9.08	0.14	7.54	81.97	2.28	3.81
24	Fidelity Bank	Fuquay-Varina	2,011,684	4.88	5.74	0.09	2.95	65.93	2.39	3.80
25	Nantahala Bank & Trust Company	Franklin	156,655	5.02	9.36	0.71	(2.96)	84.39	2.36	3.76
26	New Republic Savings Bank	Roanoke Rapids	64,790	5.85	0.00	1.84	(2.91)	113.25	NA	3.73
27	First Federal Savings Bank of Lincolnton	Lincolnton	398,664	4.98	1.50	1.14	4.44	101.97	2.61	3.72
28	KS Bank, Inc.	Smithfield	396,679	5.25	3.41	1.09	2.82	95.87	2.31	3.66
29	First Federal Bank	Dunn	187,440	5.01	11.04	0.65	(0.60)	78.93	2.71	3.65
30	Wake Forest Federal Savings and Loan Association (MHC)	Wake Forest	102,377	5.99	5.24	1.14	(3.15)	86.71	2.71	3.62
31	Uwharrie Bank	Albemarle	624,984	5.09	0.32	0.38	1.07	67.52	1.98	3.59
32	Aquesta Bank	Cornelius	475,434	5.39	12.45	1.34	18.73	100.68	2.41	3.58
33	Lifestore Bank (MHC)	West Jefferson	296,323	5.10	4.70	0.99	6.54	84.70	4.17	3.55
34	Tarboro Savings Bank, SSB	Tarboro	48,157	5.84	6.18	1.50	3.55	90.68	0.00	3.52
35	Mechanics and Farmers Bank	Durham	262,318	4.97	6.40	0.66	1.16	74.20	2.03	3.45
36	HomeTrust Bank	Asheville	3,473,440	4.65	7.68	0.94	5.12	116.14	2.62	3.39
37	Jackson Savings Bank, SSB	Sylva	32,996	4.59	(1.03)	1.06	(2.07)	98.67	NA	3.36
38	Branch Banking and Trust Company	Winston-Salem	223,086,000	4.59	3.65	0.63	1.02	88.00	2.56	3.33
39	Entegra Bank	Franklin	1,662,700	4.83	3.93	1.03	2.18	87.84	3.29	3.21
40	Roxboro Savings Bank, SSB	Roxboro	224,080	5.15	0.93	0.89	1.38	67.62	2.80	3.19
41	Bank of America, National Association	Charlotte	1,792,891,000	4.77	3.57	0.48	3.52	66.17	2.69	3.15
42	Belmont Savings Bank, SSB	Belmont	91,536	4.50	4.76	1.04	(2.80)	95.58	1.98	3.04
43	First Savings and Loan Association	Mebane	56,622	5.30	8.32	1.53	20.63	76.63	2.40	3.01
44	Black Mountain Savings Bank, SSB	Black Mountain	40,903	4.79	(0.82)	1.32	4.45	83.18	NA	2.91
45	First Carolina Bank	Rocky Mount	554,556	5.44	43.33	1.82	26.85	66.27	3.37	2.89
46	Piedmont Federal Savings Bank	Winston-Salem	889,563	4.05	(0.38)	1.10	(0.81)	78.90	2.03	2.41

# North Carolina – Noninterest Income Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Income (\$000)	Service Charges on Deposits/ Avg Assets (%)	Gain on Sale of Loans/ Avg Assets (%)	Net Servicing Fees/ Avg Assets (%)	Net Gains on OREO/ Avg Assets (%)	Total Noninterest Income (\$000)	NonInterest Income/ Avg Assets (%)
1	Branch Banking and Trust Company	Winston-Salem	223,086,000	3,367,000	0.33	0.06	0.03	0.00	4,520,000	2.06
2	Live Oak Banking Company	Wilmington	4,255,666	45,987	0.01	1.02	0.27	0.00	60,824	1.64
3	Peoples Bank	Newton	1,115,163	15,500	0.41	0.00	0.00	0.00	16,724	1.51
4	Bank of America, National Association	Charlotte	1,792,891,000	30,029,000	0.30	0.02	0.01	0.00	26,002,000	1.46
5	First-Citizens Bank & Trust Company	Raleigh	37,566,116	446,321	0.29	0.04	0.01	(0.01)	513,725	1.44
6	North State Bank	Raleigh	922,368	12,240	0.07	1.03	0.00	(0.01)	11,140	1.23
7	Uwharrie Bank	Albemarle	624,984	4,393	0.18	0.51	0.05	0.00	7,713	1.22
8	Farmers & Merchants Bank	Salisbury	644,310	10,087	0.28	0.02	0.04	(0.05)	7,084	1.15
9	Lifestone Bank (MHC)	West Jefferson	296,323	2,976	0.27	0.16	0.16	0.01	3,049	1.07
10	First Bank	Southern Pines	6,012,694	95,430	0.21	0.20	0.00	(0.01)	60,657	1.03
11	Fidelity Bank	Fuquay-Varina	2,011,684	26,664	0.28	0.14	0.00	(0.01)	18,770	0.96
12	Surrey Bank & Trust	Mount Airy	315,422	5,024	0.21	0.00	0.01	0.02	2,824	0.91
13	Southern Bank and Trust Company	Mount Olive	2,752,937	34,044	0.33	0.04	0.08	0.00	21,978	0.83
14	Mechanics and Farmers Bank	Durham	262,318	1,405	0.37	0.01	0.00	0.00	2,104	0.79
15	KS Bank, Inc.	Smithfield	396,679	4,243	0.17	0.00	0.00	0.00	2,961	0.76
16	HomeTrust Bank	Asheville	3,473,440	27,286	0.13	0.08	0.00	(0.01)	22,919	0.68
17	First Federal Bank	Dunn	187,440	781	0.14	0.00	0.00	0.01	1,125	0.61
18	Lumbree Guaranty Bank	Pembroke	336,259	3,095	0.40	0.00	0.00	(0.03)	1,998	0.60
19	Bank of Oak Ridge	Oak Ridge	464,989	4,702	0.15	0.01	0.00	0.00	2,696	0.59
20	Entegra Bank	Franklin	1,662,700	14,078	0.10	0.08	0.03	0.00	9,431	0.57
21	Aquesta Bank	Cornelius	475,434	3,996	0.12	0.00	0.00	(0.01)	2,547	0.55
22	Sound Bank	Morehead City	349,548	(216)	0.07	0.12	0.00	0.02	1,481	0.54
23	Taylorsville Savings Bank, SSB	Taylorsville	102,943	879	0.15	0.00	0.00	0.00	486	0.47
24	Roxboro Savings Bank, SSB	Roxboro	224,080	2,547	0.16	0.07	0.11	0.00	1,004	0.45
25	Nantahala Bank & Trust Company	Franklin	156,655	218	0.11	0.10	0.00	(0.05)	643	0.42
26	Union Bank	Greenville	777,570	6,886	0.19	0.01	0.00	0.00	3,092	0.41
26	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	73,452	218	0.05	0.00	0.13	0.00	279	0.41
28	New Republic Savings Bank	Roanoke Rapids	64,790	(1)	0.03	0.00	0.13	0.17	258	0.39
29	blueharbor bank	Moorestville	236,216	2,474	0.03	0.00	0.00	0.00	827	0.38
30	Carolina Trust Bank	Lincolnton	617,435	5,301	0.13	0.00	0.00	(0.03)	2,013	0.37
31	Coastal Bank & Trust	Jacksonville	114,969	639	0.12	0.10	0.00	(0.08)	398	0.36
32	Select Bank & Trust Company	Dunn	1,315,996	16,634	0.09	0.05	0.00	0.00	3,908	0.31
33	Morganton Savings Bank, S.S.B.	Morganton	91,979	535	0.12	0.00	0.00	(0.02)	175	0.20
33	Providence Bank	Rocky Mount	472,429	6,980	0.02	0.00	0.00	0.00	892	0.20
35	Alliance Bank & Trust Company	Gastonia	143,644	1,174	0.10	0.00	0.00	0.00	281	0.19
36	First Savings and Loan Association	Mebane	56,622	74	0.00	0.00	0.00	0.00	77	0.15
37	Tarboro Savings Bank, SSB	Tarboro	48,157	142	0.02	0.00	0.00	0.00	69	0.14
38	First Capital Bank	Laurinburg	101,044	(561)	0.04	0.00	0.00	0.01	114	0.13
38	Black Mountain Savings Bank, SSB	Black Mountain	40,903	99	0.00	0.00	0.00	0.00	51	0.13
40	First Carolina Bank	Rocky Mount	554,556	4,542	0.04	0.00	0.00	0.00	552	0.12
41	Jackson Savings Bank, SSB	Sylva	32,996	188	0.00	0.00	0.00	0.00	32	0.10
41	Wake Forest Federal Savings and Loan Association (MHC)	Wake Forest	102,377	1,566	0.02	0.00	0.00	0.01	102	0.10
43	Piedmont Federal Savings Bank	Winston-Salem	889,563	1,790	0.01	0.00	0.00	0.00	368	0.04
44	Belmont Savings Bank, SSB	Belmont	91,536	134	0.02	0.00	0.00	0.00	32	0.03
45	First Federal Savings Bank of Lincolnton	Lincolnton	398,664	4,488	0.04	0.00	0.00	(0.06)	67	0.02
46	Hertford Savings Bank, SSB	Hertford	13,045	35	0.00	0.00	0.00	(0.21)	(14)	(0.11)



# North Carolina – Total Overhead Ranking

Rank	Company Name	City	Total Assets (\$000)	Efficiency Ratio (FTE) (%)	Total Employees	Number of Offices	Personnel Expense/ Avg. Assets (%)	Occupancy Expense/ Avg. Assets (%)	Other Expense/ Avg. Assets (%)	Total Overhead/ Avg. Assets (%)
1	First Carolina Bank	Rocky Mount	554,556	54.85	41	3	0.97	0.14	0.49	1.60
2	Wake Forest Federal Savings and Loan Association (MHC)	Wake Forest	102,377	45.64	8	1	1.03	0.09	0.54	1.66
3	Providence Bank	Rocky Mount	472,429	45.21	50	5	1.06	0.13	0.59	1.77
4	Bank of America, National Association	Charlotte	1,792,891,000	46.49	138,558	4,294	0.96	0.27	0.79	2.02
5	Piedmont Federal Savings Bank	Winston-Salem	889,563	88.99	116	9	1.31	0.32	0.47	2.11
6	Roxboro Savings Bank, SSB	Roxboro	224,080	60.29	30	2	1.19	0.17	0.77	2.13
7	First Federal Savings Bank of Lincolnton	Lincolnton	398,664	61.18	47	4	1.22	0.23	0.77	2.22
8	Entegra Bank	Franklin	1,662,700	66.83	251	19	1.39	0.22	0.81	2.41
9	blueharbor bank	Mooreville	236,216	60.66	29	4	1.25	0.30	0.89	2.44
10	Select Bank & Trust Company	Dunn	1,315,996	58.62	211	20	1.49	0.25	0.70	2.44
11	Belmont Savings Bank, SSB	Belmont	91,536	86.01	10	1	1.38	0.22	0.90	2.49
12	Tarboro Savings Bank, SSB	Tarboro	48,157	84.68	8	1	1.22	0.28	1.01	2.51
13	First Bank	Southern Pines	6,012,694	53.66	1,091	101	1.58	0.28	0.68	2.54
14	Jackson Savings Bank, SSB	Sylva	32,996	77.01	8	2	1.36	0.24	0.96	2.55
15	HomeTrust Bank	Asheville	3,473,440	66.96	555	42	1.52	0.30	0.75	2.58
16	Union Bank	Greenville	777,570	65.82	153	15	1.66	0.28	0.67	2.61
17	Black Mountain Savings Bank, SSB	Black Mountain	40,903	88.82	5	1	1.52	0.12	1.01	2.65
18	Aquesta Bank	Cornelius	475,434	68.38	80	7	1.69	0.27	0.74	2.70
19	Fidelity Bank	Fuquay-Varina	2,011,684	60.80	437	53	1.74	0.36	0.66	2.77
20	Branch Banking and Trust Company	Winston-Salem	223,086,000	56.70	32,327	1,788	1.79	0.33	0.72	2.83
21	Southern Bank and Trust Company	Mount Olive	2,752,937	62.66	564	64	1.73	0.41	0.73	2.86
22	KS Bank, Inc.	Smithfield	396,679	67.14	84	10	1.63	0.36	0.91	2.90
23	First Savings and Loan Association	Mebane	56,622	91.59	6	1	1.50	0.14	1.27	2.91
24	Carolina Trust Bank	Lincolnton	617,435	68.28	104	11	1.53	0.30	1.08	2.91
25	Surrey Bank & Trust	Mount Airy	315,422	57.48	80	7	1.62	0.29	1.03	2.94
26	Morganton Savings Bank, S.S.B.	Morganton	91,979	79.27	10	1	1.75	0.41	0.81	2.96
27	Bank of Oak Ridge	Oak Ridge	464,989	70.80	66	4	1.73	0.37	0.92	3.03
28	Lifestore Bank (MHC)	West Jefferson	296,323	68.65	76	5	1.87	0.31	0.89	3.06
29	Hertford Savings Bank, SSB	Hertford	13,045	90.27	3	1	1.32	0.28	1.52	3.12
30	Farmers & Merchants Bank	Salisbury	644,310	59.46	119	11	1.94	0.35	0.95	3.24
31	Lumbee Guaranty Bank	Pembroke	336,259	72.47	98	14	1.83	0.37	1.06	3.26
32	First-Citizens Bank & Trust Company	Raleigh	37,566,116	66.42	6,799	557	1.84	0.44	1.06	3.34
33	Coastal Bank & Trust	Jacksonville	114,969	82.18	27	3	1.97	0.38	1.07	3.42
34	First Federal Bank	Dunn	187,440	83.29	54	7	1.98	0.41	1.06	3.45
35	Alliance Bank & Trust Company	Gastonia	143,644	79.44	31	4	1.96	0.28	1.22	3.46
36	Nantahala Bank & Trust Company	Franklin	156,655	95.38	43	3	1.62	0.55	1.32	3.49
37	Live Oak Banking Company	Wilmington	4,255,666	70.35	502	1	1.87	0.58	1.14	3.59
38	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	73,452	88.55	17	2	1.82	0.26	1.53	3.61
39	Taylorsville Savings Bank, SSB	Taylorsville	102,943	81.85	32	3	1.93	0.40	1.27	3.61
40	New Republic Savings Bank	Roanoke Rapids	64,790	94.41	16	3	2.19	0.30	1.20	3.68
41	Sound Bank	Morehead City	349,548	93.50	71	7	2.06	0.34	1.35	3.75
42	Mechanics and Farmers Bank	Durham	262,318	93.98	70	8	1.96	0.46	1.33	3.76
43	Uwharrie Bank	Albemarle	624,984	81.96	172	10	2.34	0.38	1.08	3.80
44	North State Bank	Raleigh	922,368	72.98	173	7	2.18	0.37	1.30	3.85
45	Peoples Bank	Newton	1,115,163	67.91	333	21	2.01	0.64	1.28	3.94
46	First Capital Bank	Laurinburg	101,044	108.04	32	4	3.01	0.64	1.39	5.04

# North Carolina - Asset Quality Ranking

Rank	Company Name	City	Total Assets (\$000)	Gross Loans (\$000)	Loan Loss Reserves/ Gross Loans (%)	Adj 30-89PD/ Gross Loans (%)	Adj 90+PD/ Gross Loans (%)	Adj NPLs + Adj OREO/ Gross Loans (%)	Net Chargeoffs/ Avg Loans (%)	Asset Quality Composite (%)
1	First Carolina Bank	Rocky Mount	554,556	325,416	0.58	0.00	0.00	0.00	(0.01)	(0.01)
2	Black Mountain Savings Bank, SSB	Black Mountain	40,903	29,160	0.00	0.14	0.00	0.00	0.00	0.00
3	Piedmont Federal Savings Bank	Winston-Salem	889,563	516,877	0.20	0.16	0.00	0.07	0.00	0.23
4	Wake Forest Federal Savings and Loan Association (MHC)	Wake Forest	102,377	67,135	2.14	0.25	0.00	0.00	0.00	0.25
5	Union Bank	Greenville	777,570	536,428	0.87	0.09	0.19	0.12	0.00	0.41
6	Aquesta Bank	Cornelius	475,434	377,983	0.98	0.04	0.00	0.32	0.06	0.41
7	North State Bank	Raleigh	922,368	776,380	0.60	0.15	0.00	0.21	0.05	0.41
8	Providence Bank	Rocky Mount	472,429	379,301	0.94	0.22	0.03	0.57	0.01	0.83
9	Peoples Bank	Newton	1,115,163	835,676	0.78	0.45	0.00	0.36	0.06	0.87
10	Southern Bank and Trust Company	Mount Olive	2,752,937	1,751,740	1.13	0.26	0.15	0.47	0.04	0.93
11	blueharbor bank	Mooreville	236,216	192,701	1.01	0.00	0.00	0.98	0.03	1.01
12	Carolina Trust Bank	Lincolnton	617,435	485,435	0.85	0.07	0.02	0.99	(0.02)	1.16
13	Sound Bank	Morehead City	349,548	213,504	0.46	0.67	0.28	0.24	0.00	1.19
14	Surrey Bank & Trust	Mount Airy	315,422	246,152	1.82	0.32	0.01	0.92	(0.05)	1.20
15	Coastal Bank & Trust	Jacksonville	114,969	74,278	1.39	0.00	0.00	1.18	0.04	1.22
16	First Bank	Southern Pines	6,012,694	4,345,720	0.48	0.35	0.01	0.77	0.08	1.22
17	Branch Banking and Trust Company	Winston-Salem	223,086,000	148,208,000	0.89	0.39	0.06	0.63	0.19	1.27
18	Fidelity Bank	Fuquay-Varina	2,011,684	1,172,731	1.47	0.20	0.00	1.10	0.04	1.34
19	Bank of Oak Ridge	Oak Ridge	464,989	383,695	0.80	0.64	0.00	0.61	0.15	1.40
20	First-Citizens Bank & Trust Company	Raleigh	37,566,116	26,832,997	0.84	0.43	0.10	0.92	0.11	1.56
21	HomeTrust Bank	Asheville	3,473,440	2,722,122	0.79	0.12	0.02	1.27	0.21	1.62
22	First Federal Savings Bank of Lincolnton	Lincolnton	398,664	333,234	0.60	0.26	0.06	1.37	(0.02)	1.67
23	Uwharrie Bank	Albemarle	624,984	377,084	0.58	0.28	0.00	1.44	(0.04)	1.68
24	KS Bank, Inc.	Smithfield	396,679	307,913	1.31	0.62	0.00	1.14	0.02	1.77
25	First Federal Bank	Dunn	187,440	128,899	1.42	0.13	0.00	1.67	(0.01)	1.78
26	Live Oak Banking Company	Wilmington	4,255,666	3,083,309	1.23	0.00	0.00	1.65	0.16	1.81
27	Entegra Bank	Franklin	1,662,700	1,098,834	1.11	0.65	0.00	1.25	0.01	1.92
28	Bank of America, National Association	Charlotte	1,792,891,000	953,537,000	0.99	0.36	0.14	1.04	0.40	1.94
29	Belmont Savings Bank, SSB	Belmont	91,536	69,695	0.38	1.23	0.00	0.73	0.00	1.96
30	Lifestone Bank (MHC)	West Jefferson	296,323	194,405	1.25	0.27	0.00	1.64	0.11	2.03
31	Mechanics and Farmers Bank	Durham	262,318	175,088	1.18	0.24	0.00	2.58	(0.72)	2.09
32	Select Bank & Trust Company	Dunn	1,315,996	999,699	0.83	0.12	0.24	1.80	0.03	2.19
33	New Republic Savings Bank	Roanoke Rapids	64,790	55,873	1.02	1.03	0.00	1.52	0.06	2.61
34	Morganton Savings Bank, S.S.B.	Morganton	91,979	63,470	1.97	0.63	0.00	2.25	(0.13)	2.75
35	First Savings and Loan Association	Mebane	56,622	33,249	0.59	2.61	0.51	0.00	0.04	3.16
36	Roxboro Savings Bank, SSB	Roxboro	224,080	115,441	1.01	0.28	0.40	2.56	0.00	3.25
37	Taylorsville Savings Bank, SSB	Taylorsville	102,943	85,700	1.56	0.30	0.00	3.12	0.01	3.43
38	Alliance Bank & Trust Company	Gastonia	143,644	103,131	1.04	0.58	0.00	2.46	0.49	3.53
39	Jackson Savings Bank, SSB	Sylva	32,996	25,871	0.23	1.81	0.32	1.50	0.00	3.63
40	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	73,452	44,332	0.45	2.61	0.00	0.97	0.07	3.65
41	Hertford Savings Bank, SSB	Hertford	13,045	10,351	0.67	2.14	0.00	2.32	0.00	4.45
42	Farmers & Merchants Bank	Salisbury	644,310	437,650	1.76	2.01	0.05	2.37	0.07	4.50
43	First Capital Bank	Laurinburg	101,044	72,520	1.50	2.75	0.00	1.93	(0.18)	4.50
44	Tarboro Savings Bank, SSB	Tarboro	48,157	37,307	0.33	2.78	1.32	0.62	0.09	4.80
45	Lumbree Guaranty Bank	Pembroke	336,259	187,443	1.19	0.79	0.00	4.30	(0.06)	5.03
46	Nantahala Bank & Trust Company	Franklin	156,655	110,346	1.16	0.54	0.00	16.24	0.14	16.92

# North Carolina – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM		ROAA (%)	ROAE (%)	
						Net Income (\$000)/Employee	2018Q2 LTM Net Income (\$000)			
1	Farmers & Merchants Bank	Salisbury	644,310	10,087	119	85	6,209	4,354	1.63	14.53
2	Bank of America, National Association	Charlotte	1,792,891,000	30,029,000	138,558	217	24,049,000	22,580,000	1.69	14.45
3	Providence Bank	Rocky Mount	472,429	6,980	50	140	3,539	2,979	1.54	13.34
4	First-Citizens Bank & Trust Company	Raleigh	37,566,116	446,321	6,799	66	310,641	305,317	1.25	13.16
5	Fidelity Bank	Fuquay-Varina	2,011,684	26,664	437	61	17,082	13,232	1.36	12.88
6	Southern Bank and Trust Company	Mount Olive	2,752,937	34,044	564	60	34,313	16,705	1.29	12.73
7	Branch Banking and Trust Company	Winston-Salem	223,086,000	3,367,000	32,327	104	2,905,000	2,362,383	1.54	11.87
8	KS Bank, Inc.	Smithfield	396,679	4,243	84	51	2,812	2,675	1.09	11.82
9	North State Bank	Raleigh	922,368	12,240	173	71	11,658	12,794	1.01	11.73
10	First Bank	Southern Pines	6,012,694	95,430	1,091	87	73,146	33,890	1.62	11.66
11	Surrey Bank & Trust	Mount Airy	315,422	5,024	80	63	3,424	3,669	1.63	11.17
12	Peoples Bank	Newton	1,115,163	15,500	333	47	12,750	9,301	1.40	11.16
13	Live Oak Banking Company	Wilmington	4,255,666	45,987	502	92	129,544	31,829	1.24	11.01
14	Bank of Oak Ridge	Oak Ridge	464,989	4,702	66	71	3,836	3,147	1.03	10.36
15	Aquesta Bank	Cornelius	475,434	3,996	80	50	2,492	2,516	0.87	10.02
16	Alliance Bank & Trust Company	Gastonia	143,644	1,174	31	38	1,041	452	0.81	9.81
17	Lifestore Bank (MHC)	West Jefferson	296,323	2,976	76	39	2,122	1,792	1.04	9.66
18	Select Bank & Trust Company	Dunn	1,315,996	16,634	211	79	5,794	7,410	1.33	9.35
19	First Carolina Bank	Rocky Mount	554,556	4,542	41	111	1,154	986	0.95	9.26
20	Carolina Trust Bank	Lincolnton	617,435	5,301	104	51	2,136	1,483	0.98	9.05
21	Taylorsville Savings Bank, SSB	Taylorsville	102,943	879	32	27	134	498	0.86	8.83
22	Union Bank	Greenville	777,570	6,886	153	45	4,394	3,049	0.92	8.81
23	blueharbor bank	Mooreville	236,216	2,474	29	85	1,776	1,443	1.14	8.72
24	Uwharrie Bank	Albemarle	624,984	4,393	172	26	1,899	2,940	0.69	8.19
25	Lumbee Guaranty Bank	Pembroke	336,259	3,095	98	32	2,152	2,291	0.92	8.10
26	Entegra Bank	Franklin	1,662,700	14,078	251	56	6,518	7,785	0.85	7.89
27	First Federal Savings Bank of Lincolnton	Lincolnton	398,664	4,488	47	95	2,999	2,889	1.16	7.45
28	Mechanics and Farmers Bank	Durham	262,318	1,405	70	20	(2,977)	(3,744)	0.53	7.20
29	HomeTrust Bank	Asheville	3,473,440	27,286	555	49	8,427	12,003	0.80	7.13
30	Wake Forest Federal Savings and Loan Association (MHC)	Wake Forest	102,377	1,566	8	196	913	1,048	1.50	6.67
31	Roxboro Savings Bank, SSB	Roxboro	224,080	2,547	30	85	1,602	2,049	1.13	5.81
32	First Federal Bank	Dunn	187,440	781	54	14	(528)	82	0.42	3.97
33	Coastal Bank & Trust	Jacksonville	114,969	639	27	24	1,633	625	0.58	3.62
34	Jackson Savings Bank, SSB	Sylva	32,996	188	8	24	87	80	0.57	2.78
35	Nantahala Bank & Trust Company	Franklin	156,655	218	43	5	183	143	0.14	2.52
36	Morganton Savings Bank, S.S.B.	Morganton	91,979	535	10	54	(77)	17	0.62	2.24
37	Tarboro Savings Bank, SSB	Tarboro	48,157	142	8	18	317	251	0.30	2.02
38	Black Mountain Savings Bank, SSB	Black Mountain	40,903	99	5	20	142	90	0.24	1.95
39	Hertford Savings Bank, SSB	Hertford	13,045	35	3	12	91	63	0.27	1.62
40	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	73,452	218	17	13	(26)	6	0.32	1.45
41	Piedmont Federal Savings Bank	Winston-Salem	889,563	1,790	116	15	2,299	2,434	0.20	0.78
42	Belmont Savings Bank, SSB	Belmont	91,536	134	10	13	355	582	0.15	0.72
43	First Savings and Loan Association	Mebane	56,622	74	6	12	355	195	0.14	0.59
44	New Republic Savings Bank	Roanoke Rapids	64,790	(1)	16	(0)	84	273	0.00	(0.02)
45	Sound Bank	Morehead City	349,548	(216)	71	(3)	830	986	(0.08)	(0.58)
46	First Capital Bank	Laurinburg	101,044	(561)	32	(18)	(6)	335	(0.62)	(2.82)

# North Carolina – Overall Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Interest Margin Rank	Noninterest Income Rank	Total Overhead Rank	Asset Quality Rank	ROAE Rank	Overall Rank
1	Providence Bank	Rocky Mount	472,429	14	33	3	8	3	12.2
1	First Bank	Southern Pines	6,012,694	12	10	13	16	10	12.2
3	Surrey Bank & Trust	Mount Airy	315,422	3	12	25	14	11	13.0
4	Southern Bank and Trust Company	Mount Olive	2,752,937	17	13	21	10	6	13.4
5	Peoples Bank	Newton	1,115,163	2	3	45	9	12	14.2
6	North State Bank	Raleigh	922,368	6	6	44	7	9	14.4
7	Fidelity Bank	Fuquay-Varina	2,011,684	24	11	19	18	5	15.4
8	Bank of America, National Association	Charlotte	1,792,891,000	41	4	4	28	2	15.8
9	First-Citizens Bank & Trust Company	Raleigh	37,566,116	22	5	32	20	4	16.6
9	Branch Banking and Trust Company	Winston-Salem	223,086,000	38	1	20	17	7	16.6
11	Farmers & Merchants Bank	Salisbury	644,310	4	8	30	42	1	17.0
12	blueharbor bank	Mooresville	236,216	16	29	9	11	23	17.6
13	Union Bank	Greenville	777,570	21	26	16	5	22	18.0
14	Aquesta Bank	Cornelius	475,434	32	21	18	6	15	18.4
15	Live Oak Banking Company	Wilmington	4,255,666	18	2	37	26	13	19.2
15	Carolina Trust Bank	Lincolnton	617,435	10	30	24	12	20	19.2
17	Bank of Oak Ridge	Oak Ridge	464,989	18	19	27	19	14	19.4
17	KS Bank, Inc.	Smithfield	396,679	28	15	22	24	8	19.4
19	Select Bank & Trust Company	Dunn	1,315,996	9	32	10	32	18	20.2
20	First Carolina Bank	Rocky Mount	554,556	45	40	1	1	19	21.2
21	Wake Forest Federal Savings and Loan Association (MHC)	Wake Forest	102,377	30	41	2	4	30	21.4
22	Lifestore Bank (MHC)	West Jefferson	296,323	33	9	28	30	17	23.4
22	HomeTrust Bank	Asheville	3,473,440	36	16	15	21	29	23.4
24	Entegra Bank	Franklin	1,662,700	39	20	8	27	26	24.0
25	Coastal Bank & Trust	Jacksonville	114,969	15	31	33	15	33	25.4
25	Taylorsville Savings Bank, SSB	Taylorsville	102,943	7	23	39	37	21	25.4
27	Uwharrie Bank	Albemarle	624,984	31	7	43	23	24	25.6
27	First Federal Savings Bank of Lincolnton	Lincolnton	398,664	27	45	7	22	27	25.6
29	Alliance Bank & Trust Company	Gastonia	143,644	5	35	35	38	16	25.8
30	Lumbee Guaranty Bank	Pembroke	336,259	13	18	31	45	25	26.4
31	Roxboro Savings Bank, SSB	Roxboro	224,080	40	24	6	36	31	27.4
31	First Federal Bank	Dunn	187,440	29	17	34	25	32	27.4
33	Piedmont Federal Savings Bank	Winston-Salem	889,563	46	43	5	3	41	27.6
34	Black Mountain Savings Bank, SSB	Black Mountain	40,903	44	38	17	2	38	27.8
35	Morganton Savings Bank, S.S.B.	Morganton	91,979	11	33	26	34	36	28.0
36	Sound Bank	Morehead City	349,548	22	22	41	13	45	28.6
37	Mechanics and Farmers Bank	Durham	262,318	35	14	42	31	28	30.0
38	Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	73,452	8	26	38	40	40	30.4
39	Tarboro Savings Bank, SSB	Tarboro	48,157	34	37	12	44	37	32.8
40	Jackson Savings Bank, SSB	Sylva	32,996	37	41	14	39	34	33.0
41	Nantahala Bank & Trust Company	Franklin	156,655	25	25	36	46	35	33.4
42	Belmont Savings Bank, SSB	Belmont	91,536	42	44	11	29	42	33.6
43	New Republic Savings Bank	Roanoke Rapids	64,790	26	28	40	33	44	34.2
44	Hertford Savings Bank, SSB	Hertford	13,045	18	46	29	41	39	34.6
45	First Capital Bank	Laurinburg	101,044	1	38	46	43	46	34.8
46	First Savings and Loan Association	Mebane	56,622	43	36	23	35	43	36.0



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