

# Rank The Banks

*North Carolina - 2018 Q3*

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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 - 2017Q3 LTM Net Income - 2016Q3 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
  - ▶ Carolina State Bank
  - ▶ Cedar Hill National Bank
  - ▶ Community Bank of the Carolinas
  - ▶ Dogwood State Bank
  - ▶ RBC Bank (Georgia), N.A.
  - ▶ Spirit Community Bank

## Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending September 30, 2018 (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 27.5% corporate tax rate (The corporate tax rate is calculated using the average of a 35% corporate tax rate for quarters in 2017 and a 25% corporate tax rate for quarters in 2018)
- ▶ 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
- ▶ As usual, this quarter's BSP Rank The Banks utilizes only reported numbers per call reports filed by the institutions with regulators. LTM figures for some companies in this report may include material one-time charges incurred in the fourth quarter of 2017 primarily related to the change in tax laws

# 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              | 150,990              | 0.85     | 10.89    |
| Aquesta Bank   | Cornelius      | Aquesta Financial Holdings, Inc.        | 8/1/2006         | 7                 | 81              | No              | 456,845              | 0.60     | 7.86     |
| Bank of America, National Association                  | Charlotte      | Bank of America Corp.                   | 10/17/1904       | 4,449             | 137,204         | No              | 1,797,881,000        | 1.50     | 12.71    |
| Bank of Oak Ridge                                      | Oak Ridge      | Oak Ridge Financial Services, Inc.      | 4/10/2000        | 4                 | 67              | No              | 437,918              | 0.95     | 9.57     |
| Belmont Federal Savings and Loan Association           | Belmont        |   | 1/1/1915         | 1                 | 10              | No              | 93,413               | 0.30     | 1.55     |
| Black Mountain Savings Bank, SSB                       | Black Mountain |   | 4/4/1923         | 1                 | 5               | No              | 40,425               | 0.33     | 2.54     |
| blueharbor bank  | Mooresville    |   | 1/8/2008         | 4                 | 27              | No              | 208,470              | 0.94     | 7.43     |
| Branch Banking and Trust Company                       | Winston-Salem  | BB&T Corporation                        | 1/1/1872         | 1,966             | 33,800          | No              | 216,129,000          | 1.43     | 11.10    |
| Carolina Trust Bank                                    | Lincolnton     | Carolina Trust BancShares, Inc.         | 12/8/2000        | 9                 | 84              | No              | 464,828              | 0.64     | 6.59     |
| Coastal Bank & Trust                                   | Jacksonville   |   | 4/13/2009        | 2                 | 22              | No              | 103,580              | 1.50     | 10.76    |
| Entegra Bank   | Franklin       | Entegra Financial Corp.                 | 1/1/1922         | 19                | 282             | No              | 1,668,497            | 0.47     | 4.58     |
| Farmers & Merchants Bank                               | Salisbury      | F & M Financial Corporation             | 7/13/1909        | 11                | 121             | No              | 629,217              | 1.16     | 10.60    |
| Fidelity Bank  | Fuquay-Varina  | Fidelity BancShares (N.C.), Inc.        | 8/10/1909        | 58                | 430             | No              | 1,952,611            | 1.03     | 9.94     |
| First Bank   | Southern Pines | First Bancorp                           | 8/23/1935        | 102               | 1,108           | No              | 5,712,628            | 1.46     | 11.12    |
| First Capital Bank                                     | Laurinburg     | First Capital Bancshares, Inc.          | 9/27/1999        | 2                 | 29              | No              | 85,899               | (0.12)   | (0.49)   |
| First Carolina Bank                                    | Rocky Mount    | First Carolina Financial Services, Inc. | 11/29/2000       | 3                 | 41              | No              | 436,692              | 0.43     | 4.66     |
| First Federal Bank                                     | Dunn           | First Federal Financial Corporation     | 1/1/1958         | 7                 | 56              | No              | 188,352              | (0.19)   | (1.78)   |
| First Federal Savings Bank of Lincolnton               | Lincolnton     |   | 2/1/1940         | 4                 | 46              | No              | 386,433              | 0.87     | 5.70     |
| First Savings and Loan Association                     | Mebane         |   | 1/1/1909         | 1                 | 6               | No              | 49,384               | 0.68     | 2.72     |
| First-Citizens Bank & Trust Company                    | Raleigh        | First Citizens BancShares, Inc.         | 3/1/1898         | 550               | 6,486           | No              | 34,837,981           | 1.04     | 10.99    |
| Hertford Savings Bank, SSB                             | Hertford       |   | 1/1/1923         | 1                 | 4               | No              | 13,148               | 0.87     | 5.05     |
| HomeTrust Bank   | Asheville      | HomeTrust Bancshares, Inc.              | 1/1/1926         | 41                | 526             | No              | 3,349,014            | 0.33     | 2.97     |
| Jackson Savings Bank, SSB                              | Sylva          |   | 1/1/1955         | 2                 | 9               | No              | 32,966               | 0.46     | 2.28     |
| KS Bank, Inc.  | Smithfield     | KS Bancorp, Inc.                        | 4/28/1924        | 10                | 80              | No              | 389,338              | 0.83     | 8.88     |
| Lifestone Bank (MHC)                                   | West Jefferson | AsheCo MHC, Inc.                        | 1/1/1939         | 5                 | 74              | No              | 282,523              | 0.84     | 8.11     |
| Live Oak Banking Company                               | Wilmington     | Live Oak Bancshares, Inc.               | 5/12/2008        | 1                 | 479             | No              | 3,396,496            | 4.48     | 41.10    |
| Lumbee Guaranty Bank                                   | Pembroke       |   | 12/22/1971       | 14                | 98              | No              | 340,395              | 0.75     | 6.60     |
| Mechanics and Farmers Bank                             | Durham         | M&F Bancorp, Inc.                       | 8/1/1908         | 8                 | 70              | No              | 262,050              | (0.75)   | (10.25)  |
| Morganton Savings Bank, S.S.B.                         | Morganton      |   | 1/1/1903         | 1                 | 9               | No              | 80,300               | (0.19)   | (0.65)   |
| Nantahala Bank & Trust Company                         | Franklin       |   | 10/4/2004        | 3                 | 45              | No              | 155,748              | (0.09)   | (1.59)   |
| New Republic Savings Bank                              | Roanoke Rapids |   | 12/15/1998       | 2                 | 17              | No              | 67,076               | (0.04)   | (0.38)   |
| North State Bank                                       | Raleigh        | North State Bancorp                     | 6/1/2000         | 7                 | 196             | Yes             | 880,868              | 0.98     | 11.32    |
| Peoples Bank   | Newton         | Peoples Bancorp of North Carolina, Inc. | 1/1/1912         | 20                | 335             | No              | 1,098,858            | 1.18     | 9.76     |
| Piedmont Federal Savings Bank                          | Winston-Salem  |   | 1/1/1903         | 10                | 118             | No              | 891,296              | 0.25     | 0.99     |
| Providence Bank  | Rocky Mount    | PB Financial Corporation                | 3/14/2006        | 5                 | 48              | No              | 440,780              | 1.20     | 10.06    |
| Roanoke Rapids Savings Bank, SSB                       | Roanoke Rapids |   | 1/1/1914         | 1                 | 15              | No              | 45,674               | 0.04     | 0.24     |
| Roxboro Savings Bank, SSB                              | Roxboro        |   | 1/1/1923         | 2                 | 30              | No              | 220,994              | 0.76     | 3.96     |
| Select Bank & Trust Company                            | Dunn           | Select Bancorp, Inc.                    | 5/24/2000        | 18                | 195             | No              | 1,251,166            | 0.73     | 5.79     |
| Sound Bank   | Morehead City  | West Town Bancorp, Inc.                 | 9/4/2001         | 5                 | 48              | No              | 219,107              | 0.52     | 3.95     |
| Southern Bank and Trust Company                        | Mount Olive    | Southern BancShares (N.C.), Inc.        | 1/1/1901         | 61                | 557             | No              | 2,594,248            | 1.36     | 13.47    |
| Surrey Bank & Trust                                    | Mount Airy     | Surrey Bancorp                          | 7/22/1996        | 7                 | 77              | No              | 309,974              | 1.31     | 9.08     |
| Tarboro Savings Bank, SSB                              | Tarboro        |   | 9/22/1906        | 1                 | 8               | No              | 46,753               | 0.69     | 4.63     |
| Taylorsville Savings Bank, SSB                         | Taylorsville   |   | 4/1/1921         | 3                 | 30              | No              | 100,890              | 0.30     | 3.16     |
| Union Bank   | Greenville     |   | 11/9/1998        | 15                | 149             | No              | 731,365              | 0.77     | 7.41     |
| Uwharrie Bank  | Albemarle      | Uwharrie Capital Corp                   | 1/26/1984        | 10                | 169             | No              | 635,202              | 0.34     | 3.88     |
| Wake Forest Federal Savings and Loan Association (MHC) | Wake Forest    | Wake Forest Bancorp, M.H.C.             | 1/1/1922         | 1                 | 8               | No              | 103,847              | 0.98     | 4.40     |

# 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      | 137,204         | 4,449             | 1,435,687,000          | 322,699                 | 404,109               | 10,464                    | 13,104                  | 1,797,881,000        |
| 2    | Branch Banking and Trust Company                       | Winston-Salem  | 33,800          | 1,966             | 160,944,000            | 81,864                  | 109,933               | 4,762                     | 6,394                   | 216,129,000          |
| 3    | First-Citizens Bank & Trust Company                    | Raleigh        | 6,486           | 550               | 30,192,727             | 54,896                  | 63,342                | 4,655                     | 5,371                   | 34,837,981           |
| 4    | First Bank   | Southern Pines | 1,108           | 102               | 4,530,783              | 44,419                  | 56,006                | 4,089                     | 5,156                   | 5,712,628            |
| 5    | Live Oak Banking Company                               | Wilmington     | 479             | 1                 | 2,948,725              | 2,948,725               | 3,396,496             | 6,156                     | 7,091                   | 3,396,496            |
| 6    | HomeTrust Bank   | Asheville      | 526             | 41                | 2,233,243              | 54,469                  | 81,683                | 4,246                     | 6,367                   | 3,349,014            |
| 7    | Southern Bank and Trust Company                        | Mount Olive    | 557             | 61                | 2,315,980              | 37,967                  | 42,529                | 4,158                     | 4,658                   | 2,594,248            |
| 8    | Fidelity Bank  | Fuquay-Varina  | 430             | 58                | 1,735,849              | 29,928                  | 33,666                | 4,037                     | 4,541                   | 1,952,611            |
| 9    | Entegra Bank   | Franklin       | 282             | 19                | 1,260,036              | 66,318                  | 87,816                | 4,468                     | 5,917                   | 1,668,497            |
| 10   | Select Bank & Trust Company                            | Dunn           | 195             | 18                | 1,009,137              | 56,063                  | 69,509                | 5,175                     | 6,416                   | 1,251,166            |
| 11   | Peoples Bank   | Newton         | 335             | 20                | 896,176                | 44,809                  | 54,943                | 2,675                     | 3,280                   | 1,098,858            |
| 12   | Piedmont Federal Savings Bank                          | Winston-Salem  | 118             | 10                | 654,108                | 65,411                  | 89,130                | 5,543                     | 7,553                   | 891,296              |
| 13   | North State Bank                                       | Raleigh        | 196             | 7                 | 798,317                | 114,045                 | 125,838               | 4,073                     | 4,494                   | 880,868              |
| 14   | Union Bank   | Greenville     | 149             | 15                | 611,809                | 40,787                  | 48,758                | 4,106                     | 4,908                   | 731,365              |
| 15   | Uwharrie Bank  | Albemarle      | 169             | 10                | 575,616                | 57,562                  | 63,520                | 3,406                     | 3,759                   | 635,202              |
| 16   | Farmers & Merchants Bank                               | Salisbury      | 121             | 11                | 554,567                | 50,415                  | 57,202                | 4,583                     | 5,200                   | 629,217              |
| 17   | Carolina Trust Bank                                    | Lincolnton     | 84              | 9                 | 395,699                | 43,967                  | 51,648                | 4,711                     | 5,534                   | 464,828              |
| 18   | Aquesta Bank   | Cornelius      | 81              | 7                 | 337,583                | 48,226                  | 65,264                | 4,168                     | 5,640                   | 456,845              |
| 19   | Providence Bank  | Rocky Mount    | 48              | 5                 | 352,514                | 70,503                  | 88,156                | 7,344                     | 9,183                   | 440,780              |
| 20   | Bank of Oak Ridge                                      | Oak Ridge      | 67              | 4                 | 371,600                | 92,900                  | 109,480               | 5,546                     | 6,536                   | 437,918              |
| 21   | First Carolina Bank                                    | Rocky Mount    | 41              | 3                 | 393,870                | 131,290                 | 145,564               | 9,607                     | 10,651                  | 436,692              |
| 22   | KS Bank, Inc.  | Smithfield     | 80              | 10                | 320,017                | 32,002                  | 38,934                | 4,000                     | 4,867                   | 389,338              |
| 23   | First Federal Savings Bank of Lincolnton               | Lincolnton     | 46              | 4                 | 308,483                | 77,121                  | 96,608                | 6,706                     | 8,401                   | 386,433              |
| 24   | Lumbree Guaranty Bank                                  | Pembroke       | 98              | 14                | 295,105                | 21,079                  | 24,314                | 3,011                     | 3,473                   | 340,395              |
| 25   | Surrey Bank & Trust                                    | Mount Airy     | 77              | 7                 | 260,667                | 37,238                  | 44,282                | 3,385                     | 4,026                   | 309,974              |
| 26   | Lifestore Bank (MHC)                                   | West Jefferson | 74              | 5                 | 216,229                | 43,246                  | 56,505                | 2,922                     | 3,818                   | 282,523              |
| 27   | Mechanics and Farmers Bank                             | Durham         | 70              | 8                 | 238,871                | 29,859                  | 32,756                | 3,412                     | 3,744                   | 262,050              |
| 28   | Roxboro Savings Bank, SSB                              | Roxboro        | 30              | 2                 | 167,401                | 83,701                  | 110,497               | 5,580                     | 7,366                   | 220,994              |
| 29   | Sound Bank   | Morehead City  | 48              | 5                 | 180,418                | 36,084                  | 43,821                | 3,759                     | 4,565                   | 219,107              |
| 30   | blueharbor bank  | Mooreville     | 27              | 4                 | 173,711                | 43,428                  | 52,118                | 6,434                     | 7,721                   | 208,470              |
| 31   | First Federal Bank                                     | Dunn           | 56              | 7                 | 168,422                | 24,060                  | 26,907                | 3,008                     | 3,363                   | 188,352              |
| 32   | Nantahala Bank & Trust Company                         | Franklin       | 45              | 3                 | 137,175                | 45,725                  | 51,916                | 3,048                     | 3,461                   | 155,748              |
| 33   | Alliance Bank & Trust Company                          | Gastonia       | 31              | 4                 | 139,509                | 34,877                  | 37,748                | 4,500                     | 4,871                   | 150,990              |
| 34   | Wake Forest Federal Savings and Loan Association (MHC) | Wake Forest    | 8               | 1                 | 78,863                 | 78,863                  | 103,847               | 9,858                     | 12,981                  | 103,847              |
| 35   | Coastal Bank & Trust                                   | Jacksonville   | 22              | 2                 | 85,729                 | 42,865                  | 51,790                | 3,897                     | 4,708                   | 103,580              |
| 36   | Taylorsville Savings Bank, SSB                         | Taylorsville   | 30              | 3                 | 88,626                 | 29,542                  | 33,630                | 2,954                     | 3,363                   | 100,890              |
| 37   | Belmont Federal Savings and Loan Association           | Belmont        | 10              | 1                 | 74,414                 | 74,414                  | 93,413                | 7,441                     | 9,341                   | 93,413               |
| 38   | First Capital Bank                                     | Laurinburg     | 29              | 2                 | 65,322                 | 32,661                  | 42,950                | 2,252                     | 2,962                   | 85,899               |
| 39   | Morganton Savings Bank, S.S.B.                         | Morganton      | 9               | 1                 | 53,753                 | 53,753                  | 80,300                | 5,973                     | 8,922                   | 80,300               |
| 40   | New Republic Savings Bank                              | Roanoke Rapids | 17              | 2                 | 51,582                 | 25,791                  | 33,538                | 3,034                     | 3,946                   | 67,076               |
| 41   | First Savings and Loan Association                     | Mebane         | 6               | 1                 | 36,192                 | 36,192                  | 49,384                | 6,032                     | 8,231                   | 49,384               |
| 42   | Tarboro Savings Bank, SSB                              | Tarboro        | 8               | 1                 | 39,669                 | 39,669                  | 46,753                | 4,959                     | 5,844                   | 46,753               |
| 43   | Roanoke Rapids Savings Bank, SSB                       | Roanoke Rapids | 15              | 1                 | 34,834                 | 34,834                  | 45,674                | 2,322                     | 3,045                   | 45,674               |
| 44   | Black Mountain Savings Bank, SSB                       | Black Mountain | 5               | 1                 | 34,365                 | 34,365                  | 40,425                | 6,873                     | 8,085                   | 40,425               |
| 45   | Jackson Savings Bank, SSB                              | Sylva          | 9               | 2                 | 26,146                 | 13,073                  | 16,483                | 2,905                     | 3,663                   | 32,966               |
| 46   | Hertford Savings Bank, SSB                             | Hertford       | 4               | 1                 | 10,915                 | 10,915                  | 13,148                | 2,729                     | 3,287                   | 13,148               |

# 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     | 85,899               | 6.79               | 30.86                | 0.71              | 50.31                   | 90.59              | NA                                       | 4.60                    |
| 2    | Surrey Bank & Trust                                    | Mount Airy     | 309,974              | 5.55               | 9.22                 | 0.37              | 92.46                   | 92.46              | 1.29                                     | 4.54                    |
| 3    | Select Bank & Trust Company                            | Dunn           | 1,251,166            | 5.42               | 30.21                | 0.76              | 30.05                   | 98.51              | 2.59                                     | 4.34                    |
| 4    | Sound Bank   | Morehead City  | 219,107              | 5.18               | 17.86                | 0.52              | 5.67                    | 95.85              | 2.82                                     | 4.32                    |
| 5    | Peoples Bank   | Newton         | 1,098,858            | 4.89               | 5.12                 | 0.14              | (0.86)                  | 87.98              | 3.43                                     | 4.28                    |
| 6    | Morganton Savings Bank, S.S.B.                         | Morganton      | 80,300               | 4.99               | 20.28                | 0.38              | 0.22                    | 98.84              | 3.67                                     | 4.25                    |
| 7    | Farmers & Merchants Bank                               | Salisbury      | 629,217              | 5.18               | (0.14)               | 0.15              | 2.48                    | 79.98              | 1.44                                     | 4.24                    |
| 7    | Hertford Savings Bank, SSB                             | Hertford       | 13,148               | 5.59               | 13.65                | 0.66              | 17.99                   | 84.53              | 5.80                                     | 4.24                    |
| 9    | Lumbee Guaranty Bank                                   | Pembroke       | 340,395              | 5.81               | 5.32                 | 0.31              | 2.51                    | 62.22              | 2.74                                     | 4.11                    |
| 10   | First Bank   | Southern Pines | 5,712,628            | 4.92               | 21.74                | 0.39              | 23.78                   | 92.64              | 2.58                                     | 4.07                    |
| 11   | Providence Bank  | Rocky Mount    | 440,780              | 5.50               | 39.32                | 1.01              | 40.77                   | 97.69              | 2.37                                     | 4.05                    |
| 12   | New Republic Savings Bank                              | Roanoke Rapids | 67,076               | 5.83               | 6.53                 | 1.45              | 15.83                   | 110.36             | NA                                       | 4.04                    |
| 13   | Taylorsville Savings Bank, SSB                         | Taylorsville   | 100,890              | 4.68               | 2.23                 | 0.32              | 1.22                    | 93.61              | 1.79                                     | 4.03                    |
| 13   | North State Bank                                       | Raleigh        | 880,868              | 4.60               | 10.71                | 0.16              | 5.15                    | 92.84              | 2.21                                     | 4.03                    |
| 15   | Carolina Trust Bank                                    | Lincolnton     | 464,828              | 5.21               | 11.97                | 0.90              | 17.06                   | 96.22              | 2.15                                     | 4.00                    |
| 16   | Alliance Bank & Trust Company                          | Gastonia       | 150,990              | 5.41               | (0.58)               | 0.45              | 14.48                   | 71.10              | 1.79                                     | 3.99                    |
| 16   | Union Bank   | Greenville     | 731,365              | 5.38               | (2.30)               | 0.65              | 0.12                    | 81.01              | 2.20                                     | 3.99                    |
| 18   | Bank of Oak Ridge                                      | Oak Ridge      | 437,918              | 5.01               | 7.62                 | 0.77              | 5.96                    | 96.99              | 3.28                                     | 3.94                    |
| 19   | Southern Bank and Trust Company                        | Mount Olive    | 2,594,248            | 4.89               | 4.59                 | 0.17              | 5.46                    | 74.12              | 2.68                                     | 3.93                    |
| 20   | Coastal Bank & Trust                                   | Jacksonville   | 103,580              | 5.07               | (5.32)               | 0.36              | (3.97)                  | 84.50              | 2.02                                     | 3.90                    |
| 21   | blueharbor bank  | Mooreville     | 208,470              | 4.62               | 1.48                 | 0.59              | 4.65                    | 99.47              | 2.26                                     | 3.82                    |
| 22   | Roanoke Rapids Savings Bank, SSB                       | Roanoke Rapids | 45,674               | 5.41               | 1.19                 | 0.67              | (12.76)                 | 91.24              | 1.90                                     | 3.77                    |
| 22   | First Savings and Loan Association                     | Mebane         | 49,384               | 5.74               | 12.55                | 0.90              | 0.34                    | 86.57              | 2.36                                     | 3.77                    |
| 24   | Tarboro Savings Bank, SSB                              | Tarboro        | 46,753               | 6.03               | 7.67                 | 1.20              | 3.69                    | 89.51              | 0.00                                     | 3.73                    |
| 25   | First Federal Savings Bank of Lincolnton               | Lincolnton     | 386,433              | 4.84               | 8.38                 | 0.92              | 0.37                    | 107.83             | 2.31                                     | 3.72                    |
| 26   | KS Bank, Inc.  | Smithfield     | 389,338              | 5.07               | 4.99                 | 0.90              | 8.26                    | 94.30              | 2.17                                     | 3.68                    |
| 27   | Uwharrie Bank  | Albemarle      | 635,202              | 4.86               | 7.67                 | 0.20              | 8.63                    | 65.96              | 1.92                                     | 3.66                    |
| 28   | Nantahala Bank & Trust Company                         | Franklin       | 155,748              | 4.82               | 9.33                 | 0.59              | 1.89                    | 76.13              | 2.29                                     | 3.62                    |
| 29   | Live Oak Banking Company                               | Wilmington     | 3,396,496            | 6.17               | 22.04                | 1.69              | 41.74                   | 77.66              | 2.57                                     | 3.61                    |
| 30   | Aquesta Bank   | Cornelius      | 456,845              | 5.15               | 27.55                | 1.02              | 20.48                   | 104.37             | 2.43                                     | 3.60                    |
| 31   | Fidelity Bank  | Fuquay-Varina  | 1,952,611            | 4.73               | 7.34                 | 0.06              | 2.64                    | 65.53              | 2.13                                     | 3.59                    |
| 32   | First-Citizens Bank & Trust Company                    | Raleigh        | 34,837,981           | 4.30               | 7.38                 | 0.10              | 2.86                    | 82.58              | 2.00                                     | 3.57                    |
| 33   | Lifestore Bank (MHC)                                   | West Jefferson | 282,523              | 4.89               | 2.32                 | 0.84              | 3.83                    | 86.97              | 4.01                                     | 3.53                    |
| 34   | First Federal Bank                                     | Dunn           | 188,352              | 4.94               | 7.17                 | 0.55              | 6.14                    | 72.90              | 2.24                                     | 3.47                    |
| 35   | HomeTrust Bank   | Asheville      | 3,349,014            | 4.41               | 8.22                 | 0.66              | 4.88                    | 116.18             | 2.18                                     | 3.39                    |
| 35   | Mechanics and Farmers Bank                             | Durham         | 262,050              | 4.82               | 8.95                 | 0.46              | (1.17)                  | 70.77              | 1.96                                     | 3.39                    |
| 35   | Entegra Bank   | Franklin       | 1,668,497            | 4.78               | 30.59                | 0.75              | 24.36                   | 85.08              | 2.86                                     | 3.39                    |
| 38   | Wake Forest Federal Savings and Loan Association (MHC) | Wake Forest    | 103,847              | 5.74               | 14.07                | 0.95              | (4.13)                  | 81.01              | 0.69                                     | 3.29                    |
| 39   | Branch Banking and Trust Company                       | Winston-Salem  | 216,129,000          | 4.26               | 1.91                 | 0.54              | (0.62)                  | 88.58              | 2.46                                     | 3.27                    |
| 40   | Jackson Savings Bank, SSB                              | Sylva          | 32,966               | 4.24               | 5.49                 | 0.72              | (0.27)                  | 100.51             | NA                                       | 3.20                    |
| 41   | Black Mountain Savings Bank, SSB                       | Black Mountain | 40,425               | 4.88               | 6.55                 | 1.02              | 5.68                    | 84.25              | NA                                       | 3.18                    |
| 42   | Roxboro Savings Bank, SSB                              | Roxboro        | 220,994              | 4.87               | 2.47                 | 0.77              | 2.20                    | 67.89              | 2.80                                     | 3.09                    |
| 43   | Belmont Federal Savings and Loan Association           | Belmont        | 93,413               | 4.40               | 3.03                 | 0.75              | (3.14)                  | 90.22              | 1.96                                     | 3.08                    |
| 44   | Bank of America, National Association                  | Charlotte      | 1,797,881,000        | 4.43               | (0.20)               | 0.38              | 4.56                    | 63.77              | 2.54                                     | 3.07                    |
| 45   | First Carolina Bank                                    | Rocky Mount    | 436,692              | 4.84               | 57.87                | 1.34              | 52.75                   | 63.56              | 2.75                                     | 2.63                    |
| 46   | Piedmont Federal Savings Bank                          | Winston-Salem  | 891,296              | 4.03               | 0.48                 | 0.80              | (2.43)                  | 79.79              | 1.88                                     | 2.54                    |



# 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    | Live Oak Banking Company                               | Wilmington     | 3,396,496            | 138,369            | 0.00  | 3.05                                  | 0.14                               | 0.00                              | 176,645                          | 5.72                               |
| 2    | Branch Banking and Trust Company                       | Winston-Salem  | 216,129,000          | 3,096,000          | 0.33  | 0.09                                  | 0.16                               | 0.00                              | 4,388,000                        | 2.03                               |
| 3    | North State Bank                                       | Raleigh        | 880,868              | 11,720             | 0.06  | 1.61                                  | 0.00                               | 0.00                              | 15,538                           | 1.79                               |
| 4    | First-Citizens Bank & Trust Company                    | Raleigh        | 34,837,981           | 359,827            | 0.31  | 0.05                                  | 0.01                               | (0.01)                            | 551,598                          | 1.59                               |
| 5    | Bank of America, National Association                  | Charlotte      | 1,797,881,000        | 26,226,000         | 0.32  | 0.04                                  | 0.04                               | 0.00                              | 25,971,000                       | 1.48                               |
| 6    | Peoples Bank   | Newton         | 1,098,858            | 13,008             | 0.39  | 0.00                                  | 0.00                               | 0.00                              | 14,793                           | 1.34                               |
| 7    | Uwharrie Bank  | Albemarle      | 635,202              | 2,025              | 0.17  | 0.54                                  | 0.07                               | 0.01                              | 7,708                            | 1.31                               |
| 8    | Farmers & Merchants Bank                               | Salisbury      | 629,217              | 7,034              | 0.28  | 0.02                                  | 0.05                               | (0.02)                            | 7,129                            | 1.17                               |
| 9    | First Bank   | Southern Pines | 5,712,628            | 82,315             | 0.23  | 0.26                                  | 0.00                               | (0.01)                            | 62,544                           | 1.11                               |
| 10   | Lifestone Bank (MHC)                                   | West Jefferson | 282,523              | 2,333              | 0.27  | 0.15                                  | 0.17                               | 0.02                              | 3,021                            | 1.08                               |
| 11   | Sound Bank   | Morehead City  | 219,107              | 1,081              | 0.16  | 0.44                                  | 0.00                               | 0.02                              | 1,967                            | 0.95                               |
| 12   | Fidelity Bank  | Fuquay-Varina  | 1,952,611            | 19,713             | 0.28  | 0.00                                  | 0.00                               | 0.00                              | 17,270                           | 0.90                               |
| 13   | Surrey Bank & Trust                                    | Mount Airy     | 309,974              | 3,897              | 0.23  | 0.00                                  | (0.05)                             | 0.02                              | 2,624                            | 0.88                               |
| 13   | Southern Bank and Trust Company                        | Mount Olive    | 2,594,248            | 34,883             | 0.34  | 0.03                                  | 0.08                               | 0.01                              | 22,464                           | 0.88                               |
| 15   | KS Bank, Inc.  | Smithfield     | 389,338              | 3,107              | 0.19  | 0.00                                  | 0.00                               | 0.00                              | 2,948                            | 0.78                               |
| 15   | Mechanics and Farmers Bank                             | Durham         | 262,050              | (1,956)            | 0.35  | 0.01                                  | 0.00                               | (0.01)                            | 2,033                            | 0.78                               |
| 17   | Bank of Oak Ridge                                      | Oak Ridge      | 437,918              | 4,048              | 0.16  | 0.11                                  | 0.00                               | 0.00                              | 3,212                            | 0.75                               |
| 18   | Lumbree Guaranty Bank                                  | Pembroke       | 340,395              | 2,418              | 0.44  | 0.00                                  | 0.00                               | (0.02)                            | 2,144                            | 0.67                               |
| 19   | HomeTrust Bank   | Asheville      | 3,349,014            | 10,916             | 0.12  | 0.10                                  | 0.00                               | 0.00                              | 20,947                           | 0.64                               |
| 19   | Aquesta Bank   | Cornelius      | 456,845              | 2,487              | 0.21  | 0.00                                  | 0.00                               | 0.01                              | 2,655                            | 0.64                               |
| 21   | First Federal Bank                                     | Dunn           | 188,352              | (350)              | 0.14  | 0.00                                  | 0.00                               | 0.00                              | 1,129                            | 0.61                               |
| 22   | Entegra Bank   | Franklin       | 1,668,497            | 7,642              | 0.10  | 0.11                                  | 0.02                               | (0.01)                            | 7,765                            | 0.48                               |
| 23   | Taylorsville Savings Bank, SSB                         | Taylorsville   | 100,890              | 305                | 0.16  | 0.00                                  | 0.00                               | 0.00                              | 476                              | 0.47                               |
| 24   | Coastal Bank & Trust                                   | Jacksonville   | 103,580              | 1,531              | 0.16  | 0.21                                  | 0.00                               | (0.09)                            | 449                              | 0.44                               |
| 25   | Nantahala Bank & Trust Company                         | Franklin       | 155,748              | (127)              | 0.11  | 0.11                                  | 0.00                               | (0.05)                            | 631                              | 0.43                               |
| 25   | Union Bank   | Greenville     | 731,365              | 5,470              | 0.28  | 0.00                                  | 0.00                               | 0.00                              | 3,048                            | 0.43                               |
| 27   | Roanoke Rapids Savings Bank, SSB                       | Roanoke Rapids | 45,674               | 21                 | 0.07  | 0.01                                  | 0.19                               | (0.10)                            | 207                              | 0.42                               |
| 28   | Roxboro Savings Bank, SSB                              | Roxboro        | 220,994              | 1,691              | 0.16  | 0.04                                  | 0.12                               | 0.00                              | 897                              | 0.40                               |
| 29   | Carolina Trust Bank                                    | Lincolnton     | 464,828              | 2,822              | 0.14  | 0.00                                  | 0.00                               | (0.07)                            | 1,259                            | 0.29                               |
| 29   | blueharbor bank  | Mooreville     | 208,470              | 1,913              | 0.04  | 0.00                                  | 0.00                               | (0.05)                            | 599                              | 0.29                               |
| 31   | Select Bank & Trust Company                            | Dunn           | 1,251,166            | 8,414              | 0.09  | 0.03                                  | 0.00                               | (0.02)                            | 3,111                            | 0.27                               |
| 32   | Morganton Savings Bank, S.S.B.                         | Morganton      | 80,300               | (153)              | 0.14  | 0.00                                  | 0.00                               | 0.01                              | 196                              | 0.24                               |
| 33   | Alliance Bank & Trust Company                          | Gastonia       | 150,990              | 1,204              | 0.09  | 0.00                                  | 0.00                               | 0.00                              | 280                              | 0.20                               |
| 34   | First Savings and Loan Association                     | Mebane         | 49,384               | 334                | 0.00  | 0.00                                  | 0.00                               | 0.00                              | 88                               | 0.18                               |
| 34   | Hertford Savings Bank, SSB                             | Hertford       | 13,148               | 107                | 0.00  | 0.00                                  | 0.00                               | 0.00                              | 22                               | 0.18                               |
| 36   | First Capital Bank                                     | Laurinburg     | 85,899               | (91)               | 0.06  | 0.00                                  | 0.00                               | (0.03)                            | 122                              | 0.16                               |
| 37   | Tarboro Savings Bank, SSB                              | Tarboro        | 46,753               | 318                | 0.02  | 0.00                                  | 0.00                               | 0.00                              | 70                               | 0.15                               |
| 38   | Providence Bank  | Rocky Mount    | 440,780              | 4,386              | 0.03  | 0.00                                  | 0.00                               | (0.03)                            | 505                              | 0.14                               |
| 39   | First Carolina Bank                                    | Rocky Mount    | 436,692              | 1,618              | 0.05  | 0.00                                  | 0.00                               | 0.00                              | 468                              | 0.12                               |
| 40   | Black Mountain Savings Bank, SSB                       | Black Mountain | 40,425               | 127                | 0.00  | 0.00                                  | 0.00                               | 0.00                              | 35                               | 0.09                               |
| 40   | Wake Forest Federal Savings and Loan Association (MHC) | Wake Forest    | 103,847              | 1,031              | 0.01  | 0.00                                  | 0.00                               | 0.01                              | 93                               | 0.09                               |
| 42   | First Federal Savings Bank of Lincolnton               | Lincolnton     | 386,433              | 3,256              | 0.05  | 0.00                                  | 0.00                               | (0.02)                            | 308                              | 0.08                               |
| 43   | Piedmont Federal Savings Bank                          | Winston-Salem  | 891,296              | 2,258              | 0.01  | 0.00                                  | 0.00                               | 0.00                              | 319                              | 0.04                               |
| 44   | Belmont Federal Savings and Loan Association           | Belmont        | 93,413               | 287                | 0.02  | 0.00                                  | 0.00                               | 0.00                              | 26                               | 0.03                               |
| 45   | Jackson Savings Bank, SSB                              | Sylva          | 32,966               | 151                | 0.00  | 0.00                                  | 0.00                               | (0.01)                            | 4                                | 0.01                               |
| 46   | New Republic Savings Bank                              | Roanoke Rapids | 67,076               | (25)               | 0.03  | 0.00                                  | 0.15                               | (0.60)                            | (197)                            | (0.31)                             |

# 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    | Wake Forest Federal Savings and Loan Association (MHC) | Wake Forest    | 103,847              | 49.42                      | 8               | 1                 | 0.99                               | 0.10                               | 0.53                           | 1.63                            |
| 2    | First Carolina Bank                                    | Rocky Mount    | 436,692              | 66.78                      | 41              | 3                 | 1.06                               | 0.17                               | 0.55                           | 1.78                            |
| 3    | Providence Bank  | Rocky Mount    | 440,780              | 50.93                      | 48              | 5                 | 1.13                               | 0.14                               | 0.72                           | 1.99                            |
| 4    | Bank of America, National Association                  | Charlotte      | 1,797,881,000        | 48.28                      | 137,204         | 4,449             | 0.99                               | 0.26                               | 0.81                           | 2.07                            |
| 5    | Piedmont Federal Savings Bank                          | Winston-Salem  | 891,296              | 85.35                      | 118             | 10                | 1.34                               | 0.33                               | 0.44                           | 2.11                            |
| 6    | Roxboro Savings Bank, SSB                              | Roxboro        | 220,994              | 62.21                      | 30              | 2                 | 1.17                               | 0.16                               | 0.80                           | 2.13                            |
| 7    | First Federal Savings Bank of Lincolnton               | Lincolnton     | 386,433              | 60.88                      | 46              | 4                 | 1.19                               | 0.25                               | 0.80                           | 2.24                            |
| 8    | Tarboro Savings Bank, SSB                              | Tarboro        | 46,753               | 73.58                      | 8               | 1                 | 1.11                               | 0.27                               | 0.93                           | 2.31                            |
| 9    | blueharbor bank  | Mooreville     | 208,470              | 60.23                      | 27              | 4                 | 1.28                               | 0.23                               | 0.82                           | 2.34                            |
| 10   | Entegra Bank   | Franklin       | 1,668,497            | 65.92                      | 282             | 19                | 1.38                               | 0.23                               | 0.81                           | 2.42                            |
| 11   | HomeTrust Bank   | Asheville      | 3,349,014            | 66.96                      | 526             | 41                | 1.46                               | 0.31                               | 0.76                           | 2.54                            |
| 12   | Jackson Savings Bank, SSB                              | Sylva          | 32,966               | 83.38                      | 9               | 2                 | 1.42                               | 0.21                               | 0.92                           | 2.55                            |
| 13   | Belmont Federal Savings and Loan Association           | Belmont        | 93,413               | 87.65                      | 10              | 1                 | 1.52                               | 0.23                               | 0.82                           | 2.57                            |
| 14   | Union Bank   | Greenville     | 731,365              | 64.61                      | 149             | 15                | 1.65                               | 0.29                               | 0.73                           | 2.67                            |
| 15   | Fidelity Bank  | Fuquay-Varina  | 1,952,611            | 63.29                      | 430             | 58                | 1.69                               | 0.36                               | 0.66                           | 2.72                            |
| 16   | First Bank   | Southern Pines | 5,712,628            | 58.44                      | 1,108           | 102               | 1.65                               | 0.28                               | 0.86                           | 2.79                            |
| 17   | Black Mountain Savings Bank, SSB                       | Black Mountain | 40,425               | 87.12                      | 5               | 1                 | 1.62                               | 0.11                               | 1.07                           | 2.80                            |
| 18   | Carolina Trust Bank                                    | Lincolnton     | 464,828              | 69.20                      | 84              | 9                 | 1.63                               | 0.34                               | 0.83                           | 2.80                            |
| 19   | Aquesta Bank   | Cornelius      | 456,845              | 69.63                      | 81              | 7                 | 1.88                               | 0.27                               | 0.66                           | 2.81                            |
| 20   | Southern Bank and Trust Company                        | Mount Olive    | 2,594,248            | 61.70                      | 557             | 61                | 1.67                               | 0.44                               | 0.74                           | 2.84                            |
| 21   | Select Bank & Trust Company                            | Dunn           | 1,251,166            | 67.67                      | 195             | 18                | 1.60                               | 0.24                               | 1.04                           | 2.88                            |
| 22   | Branch Banking and Trust Company                       | Winston-Salem  | 216,129,000          | 59.00                      | 33,800          | 1,966             | 1.76                               | 0.34                               | 0.80                           | 2.90                            |
| 23   | Surrey Bank & Trust                                    | Mount Airy     | 309,974              | 58.18                      | 77              | 7                 | 1.63                               | 0.34                               | 0.99                           | 2.95                            |
| 24   | KS Bank, Inc.  | Smithfield     | 389,338              | 68.16                      | 80              | 10                | 1.67                               | 0.34                               | 0.96                           | 2.97                            |
| 25   | First Savings and Loan Association                     | Mebane         | 49,384               | 79.12                      | 6               | 1                 | 1.76                               | 0.15                               | 1.11                           | 3.01                            |
| 26   | Morganton Savings Bank, S.S.B.                         | Morganton      | 80,300               | 80.38                      | 9               | 1                 | 1.79                               | 0.37                               | 0.89                           | 3.06                            |
| 27   | Hertford Savings Bank, SSB                             | Hertford       | 13,148               | 77.64                      | 4               | 1                 | 1.37                               | 0.24                               | 1.49                           | 3.10                            |
| 28   | Lifestore Bank (MHC)                                   | West Jefferson | 282,523              | 70.77                      | 74              | 5                 | 1.86                               | 0.31                               | 0.94                           | 3.11                            |
| 29   | Bank of Oak Ridge                                      | Oak Ridge      | 437,918              | 71.82                      | 67              | 4                 | 1.86                               | 0.36                               | 1.04                           | 3.26                            |
| 30   | Farmers & Merchants Bank                               | Salisbury      | 629,217              | 63.29                      | 121             | 11                | 2.02                               | 0.34                               | 0.95                           | 3.31                            |
| 31   | Lumbee Guaranty Bank                                   | Pembroke       | 340,395              | 73.51                      | 98              | 14                | 1.94                               | 0.38                               | 1.03                           | 3.36                            |
| 32   | First-Citizens Bank & Trust Company                    | Raleigh        | 34,837,981           | 68.19                      | 6,486           | 550               | 1.84                               | 0.44                               | 1.10                           | 3.39                            |
| 33   | Coastal Bank & Trust                                   | Jacksonville   | 103,580              | 81.42                      | 22              | 2                 | 2.00                               | 0.33                               | 1.10                           | 3.44                            |
| 34   | Alliance Bank & Trust Company                          | Gastonia       | 150,990              | 85.23                      | 31              | 4                 | 1.92                               | 0.28                               | 1.25                           | 3.45                            |
| 35   | Sound Bank   | Morehead City  | 219,107              | 72.24                      | 48              | 5                 | 1.92                               | 0.27                               | 1.28                           | 3.46                            |
| 36   | Taylorsville Savings Bank, SSB                         | Taylorsville   | 100,890              | 84.26                      | 30              | 3                 | 1.92                               | 0.39                               | 1.23                           | 3.54                            |
| 37   | Nantahala Bank & Trust Company                         | Franklin       | 155,748              | 101.18                     | 45              | 3                 | 1.60                               | 0.58                               | 1.35                           | 3.54                            |
| 38   | First Federal Bank                                     | Dunn           | 188,352              | 89.59                      | 56              | 7                 | 2.15                               | 0.40                               | 1.00                           | 3.54                            |
| 39   | Peoples Bank   | Newton         | 1,098,858            | 69.40                      | 335             | 20                | 1.86                               | 0.64                               | 1.20                           | 3.70                            |
| 40   | Mechanics and Farmers Bank                             | Durham         | 262,050              | 95.16                      | 70              | 8                 | 1.91                               | 0.47                               | 1.35                           | 3.73                            |
| 41   | New Republic Savings Bank                              | Roanoke Rapids | 67,076               | 107.39                     | 17              | 2                 | 2.16                               | 0.27                               | 1.34                           | 3.77                            |
| 42   | Roanoke Rapids Savings Bank, SSB                       | Roanoke Rapids | 45,674               | 98.42                      | 15              | 1                 | 1.87                               | 0.33                               | 1.61                           | 3.80                            |
| 43   | Uwharrie Bank  | Albemarle      | 635,202              | 86.47                      | 169             | 10                | 2.44                               | 0.37                               | 1.32                           | 4.13                            |
| 44   | Live Oak Banking Company                               | Wilmington     | 3,396,496            | 46.60                      | 479             | 1                 | 2.12                               | 0.61                               | 1.44                           | 4.18                            |
| 45   | North State Bank                                       | Raleigh        | 880,868              | 75.23                      | 196             | 7                 | 2.51                               | 0.40                               | 1.31                           | 4.22                            |
| 46   | First Capital Bank                                     | Laurinburg     | 85,899               | 100.67                     | 29              | 2                 | 2.69                               | 0.51                               | 1.60                           | 4.80                            |

# 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    | Black Mountain Savings Bank, SSB                       | Black Mountain | 40,425               | 28,952              | 0.15                                | 0.00                         | 0.00                       | 0.00                                 | 0.00                          | 0.00                        |
| 2    | First Carolina Bank                                    | Rocky Mount    | 436,692              | 250,338             | 0.55                                | 0.00                         | 0.00                       | 0.01                                 | 0.00                          | 0.01                        |
| 3    | Piedmont Federal Savings Bank                          | Winston-Salem  | 891,296              | 521,916             | 0.18                                | 0.13                         | 0.00                       | 0.06                                 | 0.02                          | 0.21                        |
| 4    | Wake Forest Federal Savings and Loan Association (MHC) | Wake Forest    | 103,847              | 63,886              | 2.22                                | 0.28                         | 0.00                       | 0.00                                 | 0.00                          | 0.28                        |
| 5    | North State Bank                                       | Raleigh        | 880,868              | 741,177             | 0.56                                | 0.23                         | 0.00                       | 0.26                                 | 0.06                          | 0.55                        |
| 6    | Bank of Oak Ridge                                      | Oak Ridge      | 437,918              | 360,868             | 1.00                                | 0.03                         | 0.00                       | 0.78                                 | 0.02                          | 0.83                        |
| 7    | Aquesta Bank   | Cornelius      | 456,845              | 352,978             | 0.92                                | 0.57                         | 0.00                       | 0.19                                 | 0.09                          | 0.85                        |
| 8    | Sound Bank   | Morehead City  | 219,107              | 172,938             | 0.35                                | 0.36                         | 0.16                       | 0.37                                 | (0.04)                        | 0.86                        |
| 9    | Union Bank   | Greenville     | 731,365              | 495,617             | 0.79                                | 0.25                         | 0.36                       | 0.32                                 | 0.02                          | 0.95                        |
| 10   | blueharbor bank  | Mooreville     | 208,470              | 172,782             | 0.98                                | 0.01                         | 0.00                       | 1.14                                 | 0.04                          | 1.20                        |
| 11   | Southern Bank and Trust Company                        | Mount Olive    | 2,594,248            | 1,716,681           | 1.18                                | 0.30                         | 0.19                       | 0.68                                 | 0.03                          | 1.20                        |
| 12   | Providence Bank  | Rocky Mount    | 440,780              | 344,380             | 0.94                                | 0.63                         | 0.00                       | 0.63                                 | 0.01                          | 1.27                        |
| 13   | Peoples Bank   | Newton         | 1,098,858            | 788,464             | 0.80                                | 0.70                         | 0.00                       | 0.50                                 | 0.11                          | 1.31                        |
| 14   | KS Bank, Inc.  | Smithfield     | 389,338              | 301,792             | 1.35                                | 0.54                         | 0.00                       | 0.90                                 | (0.08)                        | 1.36                        |
| 15   | First Bank   | Southern Pines | 5,712,628            | 4,197,302           | 0.49                                | 0.43                         | 0.01                       | 0.97                                 | (0.01)                        | 1.40                        |
| 16   | Branch Banking and Trust Company                       | Winston-Salem  | 216,129,000          | 142,565,000         | 0.89                                | 0.43                         | 0.07                       | 0.74                                 | 0.17                          | 1.41                        |
| 17   | Carolina Trust Bank                                    | Lincolnton     | 464,828              | 380,746             | 1.03                                | 0.20                         | 0.00                       | 1.20                                 | 0.02                          | 1.42                        |
| 18   | HomeTrust Bank   | Asheville      | 3,349,014            | 2,594,499           | 0.80                                | 0.13                         | 0.04                       | 1.21                                 | 0.04                          | 1.42                        |
| 19   | Live Oak Banking Company                               | Wilmington     | 3,396,496            | 2,290,028           | 1.18                                | 0.02                         | 0.00                       | 1.19                                 | 0.21                          | 1.42                        |
| 20   | Belmont Federal Savings and Loan Association           | Belmont        | 93,413               | 67,581              | 0.39                                | 0.62                         | 0.00                       | 0.81                                 | 0.00                          | 1.43                        |
| 21   | Fidelity Bank  | Fuquay-Varina  | 1,952,611            | 1,137,422           | 1.50                                | 0.14                         | 0.00                       | 1.27                                 | 0.07                          | 1.48                        |
| 22   | First-Citizens Bank & Trust Company                    | Raleigh        | 34,837,981           | 24,934,319          | 0.88                                | 0.43                         | 0.13                       | 0.93                                 | 0.11                          | 1.60                        |
| 23   | First Federal Savings Bank of Lincolnton               | Lincolnton     | 386,433              | 332,630             | 0.64                                | 0.25                         | 0.00                       | 1.40                                 | 0.02                          | 1.68                        |
| 24   | Uwharrie Bank  | Albemarle      | 635,202              | 379,685             | 0.62                                | 0.34                         | 0.00                       | 1.50                                 | 0.07                          | 1.90                        |
| 25   | New Republic Savings Bank                              | Roanoke Rapids | 67,076               | 56,926              | 0.72                                | 0.28                         | 0.00                       | 1.60                                 | 0.04                          | 1.91                        |
| 26   | Select Bank & Trust Company                            | Dunn           | 1,251,166            | 995,752             | 0.91                                | 0.53                         | 0.29                       | 1.16                                 | 0.01                          | 1.99                        |
| 27   | Entegra Bank   | Franklin       | 1,668,497            | 1,071,982           | 1.10                                | 0.68                         | 0.00                       | 1.32                                 | 0.01                          | 2.00                        |
| 28   | Coastal Bank & Trust                                   | Jacksonville   | 103,580              | 72,518              | 1.46                                | 1.53                         | 0.00                       | 0.59                                 | 0.00                          | 2.12                        |
| 29   | Bank of America, National Association                  | Charlotte      | 1,797,881,000        | 915,607,000         | 1.05                                | 0.44                         | 0.16                       | 1.27                                 | 0.44                          | 2.31                        |
| 30   | First Federal Bank                                     | Dunn           | 188,352              | 122,773             | 1.48                                | 0.75                         | 0.00                       | 1.64                                 | 0.01                          | 2.40                        |
| 31   | Surrey Bank & Trust                                    | Mount Airy     | 309,974              | 241,009             | 1.67                                | 1.47                         | 0.02                       | 0.91                                 | 0.01                          | 2.42                        |
| 32   | Lifestone Bank (MHC)                                   | West Jefferson | 282,523              | 188,064             | 1.33                                | 0.36                         | 0.00                       | 2.07                                 | 0.03                          | 2.47                        |
| 33   | Roanoke Rapids Savings Bank, SSB                       | Roanoke Rapids | 45,674               | 31,851              | 0.64                                | 1.24                         | 0.00                       | 1.30                                 | 0.07                          | 2.61                        |
| 34   | Roxboro Savings Bank, SSB                              | Roxboro        | 220,994              | 113,972             | 1.01                                | 0.27                         | 0.62                       | 2.81                                 | 0.00                          | 3.70                        |
| 35   | Alliance Bank & Trust Company                          | Gastonia       | 150,990              | 99,185              | 1.34                                | 0.62                         | 0.00                       | 3.28                                 | 0.04                          | 3.94                        |
| 36   | Tarboro Savings Bank, SSB                              | Tarboro        | 46,753               | 35,658              | 0.33                                | 2.57                         | 1.64                       | 0.00                                 | 0.00                          | 4.21                        |
| 37   | Farmers & Merchants Bank                               | Salisbury      | 629,217              | 445,218             | 1.70                                | 1.11                         | 0.40                       | 2.88                                 | 0.11                          | 4.50                        |
| 38   | First Capital Bank                                     | Laurinburg     | 85,899               | 59,223              | 1.22                                | 2.52                         | 0.00                       | 2.11                                 | 0.00                          | 4.63                        |
| 39   | First Savings and Loan Association                     | Mebane         | 49,384               | 31,331              | 0.62                                | 2.60                         | 0.95                       | 1.09                                 | 0.00                          | 4.65                        |
| 40   | Morganton Savings Bank, S.S.B.                         | Morganton      | 80,300               | 53,132              | 1.90                                | 0.14                         | 0.00                       | 4.98                                 | (0.06)                        | 5.06                        |
| 41   | Taylorsville Savings Bank, SSB                         | Taylorsville   | 100,890              | 83,297              | 1.61                                | 1.02                         | 0.00                       | 4.70                                 | 0.02                          | 5.74                        |
| 42   | Lumbee Guaranty Bank                                   | Pembroke       | 340,395              | 184,014             | 1.14                                | 0.45                         | 0.00                       | 5.26                                 | 0.15                          | 5.85                        |
| 43   | Jackson Savings Bank, SSB                              | Sylva          | 32,966               | 26,469              | 0.17                                | 2.58                         | 1.19                       | 2.62                                 | 0.00                          | 6.39                        |
| 44   | Mechanics and Farmers Bank                             | Durham         | 262,050              | 169,051             | 1.23                                | 0.11                         | 0.00                       | 6.38                                 | 0.85                          | 7.33                        |
| 45   | Hertford Savings Bank, SSB                             | Hertford       | 13,148               | 9,226               | 0.75                                | 7.62                         | 0.00                       | 2.80                                 | 0.00                          | 10.42                       |
| 46   | Nantahala Bank & Trust Company                         | Franklin       | 155,748              | 104,434             | 1.13                                | 0.88                         | 0.00                       | 18.21                                | 0.16                          | 19.25                       |

# North Carolina – Return on Average Equity Ranking

| Rank | Company Name   | City           | Total Assets (\$000) | LTM Net Income (\$000) | Total Employees | LTM Net Income (\$000)/Employee | 2017Q3 LTM Net Income (\$000) | 2016Q3 LTM Net Income (\$000) | ROAA (%) | ROAE (%) |
|------|--|----------------|----------------------|------------------------|-----------------|---------------------------------|-------------------------------|-------------------------------|----------|----------|
| 1    | Live Oak Banking Company                               | Wilmington     | 3,396,496            | 138,369                | 479             | 289                             | 35,318                        | 22,064                        | 4.48     | 41.10    |
| 2    | Southern Bank and Trust Company                        | Mount Olive    | 2,594,248            | 34,883                 | 557             | 63                              | 22,786                        | 14,342                        | 1.36     | 13.47    |
| 3    | Bank of America, National Association                  | Charlotte      | 1,797,881,000        | 26,226,000             | 137,204         | 191                             | 21,303,000                    | 19,696,000                    | 1.50     | 12.71    |
| 4    | North State Bank                                       | Raleigh        | 880,868              | 11,720                 | 196             | 60                              | 12,304                        | 8,255                         | 0.98     | 11.32    |
| 5    | First Bank   | Southern Pines | 5,712,628            | 82,315                 | 1,108           | 74                              | 42,327                        | 27,962                        | 1.46     | 11.12    |
| 6    | Branch Banking and Trust Company                       | Winston-Salem  | 216,129,000          | 3,096,000              | 33,800          | 92                              | 2,362,435                     | 2,302,866                     | 1.43     | 11.10    |
| 7    | First-Citizens Bank & Trust Company                    | Raleigh        | 34,837,981           | 359,827                | 6,486           | 55                              | 320,488                       | 221,702                       | 1.04     | 10.99    |
| 8    | Alliance Bank & Trust Company                          | Gastonia       | 150,990              | 1,204                  | 31              | 39                              | 464                           | (586)                         | 0.85     | 10.89    |
| 9    | Coastal Bank & Trust                                   | Jacksonville   | 103,580              | 1,531                  | 22              | 70                              | 709                           | 387                           | 1.50     | 10.76    |
| 10   | Farmers & Merchants Bank                               | Salisbury      | 629,217              | 7,034                  | 121             | 58                              | 4,852                         | 3,602                         | 1.16     | 10.60    |
| 11   | Providence Bank  | Rocky Mount    | 440,780              | 4,386                  | 48              | 91                              | 3,097                         | 2,358                         | 1.20     | 10.06    |
| 12   | Fidelity Bank  | Fuquay-Varina  | 1,952,611            | 19,713                 | 430             | 46                              | 14,149                        | 9,260                         | 1.03     | 9.94     |
| 13   | Peoples Bank   | Newton         | 1,098,858            | 13,008                 | 335             | 39                              | 10,037                        | 10,716                        | 1.18     | 9.76     |
| 14   | Bank of Oak Ridge                                      | Oak Ridge      | 437,918              | 4,048                  | 67              | 60                              | 3,237                         | 2,804                         | 0.95     | 9.57     |
| 15   | Surrey Bank & Trust                                    | Mount Airy     | 309,974              | 3,897                  | 77              | 51                              | 3,670                         | 3,600                         | 1.31     | 9.08     |
| 16   | KS Bank, Inc.  | Smithfield     | 389,338              | 3,107                  | 80              | 39                              | 2,928                         | 2,132                         | 0.83     | 8.88     |
| 17   | Lifestone Bank (MHC)                                   | West Jefferson | 282,523              | 2,333                  | 74              | 32                              | 1,875                         | 1,716                         | 0.84     | 8.11     |
| 18   | Aquesta Bank   | Cornelius      | 456,845              | 2,487                  | 81              | 31                              | 2,552                         | 2,183                         | 0.60     | 7.86     |
| 19   | blueharbor bank  | Moorestville   | 208,470              | 1,913                  | 27              | 71                              | 1,686                         | 1,105                         | 0.94     | 7.43     |
| 20   | Union Bank   | Greenville     | 731,365              | 5,470                  | 149             | 37                              | 2,806                         | 3,267                         | 0.77     | 7.41     |
| 21   | Lumbee Guaranty Bank                                   | Pembroke       | 340,395              | 2,418                  | 98              | 25                              | 2,305                         | 2,153                         | 0.75     | 6.60     |
| 22   | Carolina Trust Bank                                    | Lincolnton     | 464,828              | 2,822                  | 84              | 34                              | 1,863                         | 1,108                         | 0.64     | 6.59     |
| 23   | Select Bank & Trust Company                            | Dunn           | 1,251,166            | 8,414                  | 195             | 43                              | 7,487                         | 7,620                         | 0.73     | 5.79     |
| 24   | First Federal Savings Bank of Lincolnton               | Lincolnton     | 386,433              | 3,256                  | 46              | 71                              | 3,124                         | 3,072                         | 0.87     | 5.70     |
| 25   | Hertford Savings Bank, SSB                             | Hertford       | 13,148               | 107                    | 4               | 27                              | 62                            | 22                            | 0.87     | 5.05     |
| 26   | First Carolina Bank                                    | Rocky Mount    | 436,692              | 1,618                  | 41              | 39                              | 1,287                         | 325                           | 0.43     | 4.66     |
| 27   | Tarboro Savings Bank, SSB                              | Tarboro        | 46,753               | 318                    | 8               | 40                              | 257                           | 277                           | 0.69     | 4.63     |
| 28   | Entegra Bank   | Franklin       | 1,668,497            | 7,642                  | 282             | 27                              | 8,798                         | 6,436                         | 0.47     | 4.58     |
| 29   | Wake Forest Federal Savings and Loan Association (MHC) | Wake Forest    | 103,847              | 1,031                  | 8               | 129                             | 967                           | 981                           | 0.98     | 4.40     |
| 30   | Roxboro Savings Bank, SSB                              | Roxboro        | 220,994              | 1,691                  | 30              | 56                              | 2,116                         | 2,426                         | 0.76     | 3.96     |
| 31   | Sound Bank   | Morehead City  | 219,107              | 1,081                  | 48              | 23                              | 881                           | 1,088                         | 0.52     | 3.95     |
| 32   | Uwharrie Bank  | Albemarle      | 635,202              | 2,025                  | 169             | 12                              | 2,964                         | 2,668                         | 0.34     | 3.88     |
| 33   | Taylorsville Savings Bank, SSB                         | Taylorsville   | 100,890              | 305                    | 30              | 10                              | 697                           | 529                           | 0.30     | 3.16     |
| 34   | HomeTrust Bank   | Asheville      | 3,349,014            | 10,916                 | 526             | 21                              | 13,562                        | 12,712                        | 0.33     | 2.97     |
| 35   | First Savings and Loan Association                     | Mebane         | 49,384               | 334                    | 6               | 56                              | 217                           | 192                           | 0.68     | 2.72     |
| 36   | Black Mountain Savings Bank, SSB                       | Black Mountain | 40,425               | 127                    | 5               | 25                              | 103                           | 99                            | 0.33     | 2.54     |
| 37   | Jackson Savings Bank, SSB                              | Sylva          | 32,966               | 151                    | 9               | 17                              | 93                            | (35)                          | 0.46     | 2.28     |
| 38   | Belmont Federal Savings and Loan Association           | Belmont        | 93,413               | 287                    | 10              | 29                              | 726                           | 330                           | 0.30     | 1.55     |
| 39   | Piedmont Federal Savings Bank                          | Winston-Salem  | 891,296              | 2,258                  | 118             | 19                              | 2,441                         | 2,565                         | 0.25     | 0.99     |
| 40   | Roanoke Rapids Savings Bank, SSB                       | Roanoke Rapids | 45,674               | 21                     | 15              | 1                               | (93)                          | 69                            | 0.04     | 0.24     |
| 41   | New Republic Savings Bank                              | Roanoke Rapids | 67,076               | (25)                   | 17              | (1)                             | 350                           | 457                           | (0.04)   | (0.38)   |
| 42   | First Capital Bank                                     | Laurinburg     | 85,899               | (91)                   | 29              | (3)                             | 359                           | 346                           | (0.12)   | (0.49)   |
| 43   | Morganton Savings Bank, S.S.B.                         | Morganton      | 80,300               | (153)                  | 9               | (17)                            | 161                           | (41)                          | (0.19)   | (0.65)   |
| 44   | Nantahala Bank & Trust Company                         | Franklin       | 155,748              | (127)                  | 45              | (3)                             | 309                           | (68)                          | (0.09)   | (1.59)   |
| 45   | First Federal Bank                                     | Dunn           | 188,352              | (350)                  | 56              | (6)                             | 72                            | 491                           | (0.19)   | (1.78)   |
| 46   | Mechanics and Farmers Bank                             | Durham         | 262,050              | (1,956)                | 70              | (28)                            | (220)                         | (3,617)                       | (0.75)   | (10.25)  |

# 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    | First Bank   | Southern Pines | 5,712,628            | 10                       | 9                       | 16                  | 15                 | 5         | 11.0         |
| 2    | Southern Bank and Trust Company                        | Mount Olive    | 2,594,248            | 19                       | 13                      | 20                  | 11                 | 2         | 13.0         |
| 3    | North State Bank                                       | Raleigh        | 880,868              | 13                       | 3                       | 45                  | 5                  | 4         | 14.0         |
| 4    | Providence Bank  | Rocky Mount    | 440,780              | 11                       | 38                      | 3                   | 12                 | 11        | 15.0         |
| 5    | Peoples Bank   | Newton         | 1,098,858            | 5                        | 6                       | 39                  | 13                 | 13        | 15.2         |
| 6    | Union Bank   | Greenville     | 731,365              | 16                       | 25                      | 14                  | 9                  | 20        | 16.8         |
| 6    | Surrey Bank & Trust                                    | Mount Airy     | 309,974              | 2                        | 13                      | 23                  | 31                 | 15        | 16.8         |
| 6    | Bank of Oak Ridge                                      | Oak Ridge      | 437,918              | 18                       | 17                      | 29                  | 6                  | 14        | 16.8         |
| 9    | Bank of America, National Association                  | Charlotte      | 1,797,881,000        | 44                       | 5                       | 4                   | 29                 | 3         | 17.0         |
| 9    | Branch Banking and Trust Company                       | Winston-Salem  | 216,129,000          | 39                       | 2                       | 22                  | 16                 | 6         | 17.0         |
| 11   | blueharbor bank  | Mooreville     | 208,470              | 21                       | 29                      | 9                   | 10                 | 19        | 17.6         |
| 12   | Sound Bank   | Morehead City  | 219,107              | 4                        | 11                      | 35                  | 8                  | 31        | 17.8         |
| 13   | Fidelity Bank  | Fuquay-Varina  | 1,952,611            | 31                       | 12                      | 15                  | 21                 | 12        | 18.2         |
| 14   | Farmers & Merchants Bank                               | Salisbury      | 629,217              | 7                        | 8                       | 30                  | 37                 | 10        | 18.4         |
| 15   | Aquesta Bank   | Cornelius      | 456,845              | 30                       | 19                      | 19                  | 7                  | 18        | 18.6         |
| 16   | Live Oak Banking Company                               | Wilmington     | 3,396,496            | 29                       | 1                       | 44                  | 19                 | 1         | 18.8         |
| 17   | KS Bank, Inc.  | Smithfield     | 389,338              | 26                       | 15                      | 24                  | 14                 | 16        | 19.0         |
| 18   | First-Citizens Bank & Trust Company                    | Raleigh        | 34,837,981           | 32                       | 4                       | 32                  | 22                 | 7         | 19.4         |
| 19   | Carolina Trust Bank                                    | Lincolnton     | 464,828              | 15                       | 29                      | 18                  | 17                 | 22        | 20.2         |
| 20   | Select Bank & Trust Company                            | Dunn           | 1,251,166            | 3                        | 31                      | 21                  | 26                 | 23        | 20.8         |
| 21   | Wake Forest Federal Savings and Loan Association (MHC) | Wake Forest    | 103,847              | 38                       | 40                      | 1                   | 4                  | 29        | 22.4         |
| 22   | Coastal Bank & Trust                                   | Jacksonville   | 103,580              | 20                       | 24                      | 33                  | 28                 | 9         | 22.8         |
| 22   | First Carolina Bank                                    | Rocky Mount    | 436,692              | 45                       | 39                      | 2                   | 2                  | 26        | 22.8         |
| 24   | HomeTrust Bank   | Asheville      | 3,349,014            | 35                       | 19                      | 11                  | 18                 | 34        | 23.4         |
| 25   | Lifestore Bank (MHC)                                   | West Jefferson | 282,523              | 33                       | 10                      | 28                  | 32                 | 17        | 24.0         |
| 26   | First Federal Savings Bank of Lincolnton               | Lincolnton     | 386,433              | 25                       | 42                      | 7                   | 23                 | 24        | 24.2         |
| 26   | Lumbee Guaranty Bank                                   | Pembroke       | 340,395              | 9                        | 18                      | 31                  | 42                 | 21        | 24.2         |
| 28   | Entegra Bank   | Franklin       | 1,668,497            | 35                       | 22                      | 10                  | 27                 | 28        | 24.4         |
| 29   | Alliance Bank & Trust Company                          | Gastonia       | 150,990              | 16                       | 33                      | 34                  | 35                 | 8         | 25.2         |
| 30   | Tarboro Savings Bank, SSB                              | Tarboro        | 46,753               | 24                       | 37                      | 8                   | 36                 | 27        | 26.4         |
| 31   | Uwharrie Bank  | Albemarle      | 635,202              | 27                       | 7                       | 43                  | 24                 | 32        | 26.6         |
| 32   | Black Mountain Savings Bank, SSB                       | Black Mountain | 40,425               | 41                       | 40                      | 17                  | 1                  | 36        | 27.0         |
| 33   | Piedmont Federal Savings Bank                          | Winston-Salem  | 891,296              | 46                       | 43                      | 5                   | 3                  | 39        | 27.2         |
| 34   | Hertford Savings Bank, SSB                             | Hertford       | 13,148               | 7                        | 34                      | 27                  | 45                 | 25        | 27.6         |
| 35   | Roxboro Savings Bank, SSB                              | Roxboro        | 220,994              | 42                       | 28                      | 6                   | 34                 | 30        | 28.0         |
| 36   | Taylorsville Savings Bank, SSB                         | Taylorsville   | 100,890              | 13                       | 23                      | 36                  | 41                 | 33        | 29.2         |
| 37   | Morganton Savings Bank, S.S.B.                         | Morganton      | 80,300               | 6                        | 32                      | 26                  | 40                 | 43        | 29.4         |
| 38   | First Savings and Loan Association                     | Mebane         | 49,384               | 22                       | 34                      | 25                  | 39                 | 35        | 31.0         |
| 39   | Belmont Federal Savings and Loan Association           | Belmont        | 93,413               | 43                       | 44                      | 13                  | 20                 | 38        | 31.6         |
| 40   | First Capital Bank                                     | Laurinburg     | 85,899               | 1                        | 36                      | 46                  | 38                 | 42        | 32.6         |
| 41   | Roanoke Rapids Savings Bank, SSB                       | Roanoke Rapids | 45,674               | 22                       | 27                      | 42                  | 33                 | 40        | 32.8         |
| 42   | New Republic Savings Bank                              | Roanoke Rapids | 67,076               | 12                       | 46                      | 41                  | 25                 | 41        | 33.0         |
| 43   | First Federal Bank                                     | Dunn           | 188,352              | 34                       | 21                      | 38                  | 30                 | 45        | 33.6         |
| 44   | Jackson Savings Bank, SSB                              | Sylva          | 32,966               | 40                       | 45                      | 12                  | 43                 | 37        | 35.4         |
| 45   | Nantahala Bank & Trust Company                         | Franklin       | 155,748              | 28                       | 25                      | 37                  | 46                 | 44        | 36.0         |
| 45   | Mechanics and Farmers Bank                             | Durham         | 262,050              | 35                       | 15                      | 40                  | 44                 | 46        | 36.0         |



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