

Table 3A Expanded. Small Business Lending Institutions in North Carolina Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)			CC Amount/TA ¹ (10)	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
The Fidelity Bank	Fuquay Varina	92.5	0.249	0.693	349,855	2,236	1B-10B	75.0	26,861	954	0.004
Yadkin Valley Bank and Trust Company	Elkin	85.0	0.221	0.608	460,046	4,593	1B-10B	95.0	68,951	2,755	-
First Bank	Troy	82.5	0.172	0.715	574,207	5,931	1B-10B	97.5	105,762	3,866	0.003
Greystone Bank	Raleigh	82.5	0.242	1.000	29,595	17,253	100M-500M	100.0	29,595	17,253	-
HomeTrust Bank	Clyde	77.5	0.140	0.899	229,512	1,198	1B-10B	60.0	13,484	380	-
Surrey Bank & Trust	Mount Airy	77.5	0.338	0.667	77,126	965	100M-500M	95.0	16,599	653	-
Forest Commercial Bank	Asheville	75.0	0.583	1.000	61,488	145	100M-500M	40.0	2,002	49	-
BANK OF OAK RIDGE	Oak Ridge	75.0	0.243	0.676	84,168	594	100M-500M	60.0	5,793	332	-
NewBridge Bank	Greensboro	75.0	0.165	0.533	286,204	2,549	1B-10B	77.5	27,662	1,344	0.004
First-Citizens Bank & Trust Company	Raleigh	75.0	0.191	0.497	3,962,924	108,730	10B-50B	82.5	410,149	95,408	0.012
Carolina Trust Bank	Lincolnton	75.0	0.243	0.688	67,470	558	100M-500M	82.5	9,272	330	-
Bank of Granite	Granite Falls	72.5	0.195	0.473	156,920	1,203	500M-1B	65.0	13,231	563	-
Four Oaks Bank & Trust Company	Four Oaks	70.0	0.157	0.574	148,900	1,615	500M-1B	82.5	18,960	1,018	0.002
Union Bank & Trust Company	Oxford	70.0	0.239	0.871	46,202	451	100M-500M	82.5	6,972	283	-
First South Bank	Washington	70.0	0.171	0.586	134,056	1,103	500M-1B	87.5	21,382	642	-
Bank of the Carolinas	Mocksville	67.5	0.191	0.525	99,547	684	500M-1B	67.5	9,757	338	-
Select Bank & Trust Company	Greenville	67.5	0.240	0.661	47,725	344	100M-500M	70.0	5,271	190	0.000
Bank of North Carolina	Thomasville	67.5	0.156	0.417	335,258	2,039	1B-10B	62.5	24,030	941	0.001
Peoples Bank	Newton	67.5	0.142	0.573	151,597	1,500	1B-10B	75.0	16,394	878	-
Southern Bank and Trust Company	Mount Olive	67.5	0.140	0.602	187,271	1,783	1B-10B	90.0	27,383	1,103	-
Citizens South Bank	Gastonia	67.5	0.157	0.553	175,067	1,219	1B-10B	72.5	17,444	605	-
Cabarrus Bank & Trust Company	Concord	67.5	0.256	0.791	31,859	248	100M-500M	67.5	3,768	130	0.005
Carolina Bank	Greensboro	65.0	0.184	0.449	121,662	790	500M-1B	60.0	8,991	364	-
Alliance Bank & Trust Company	Gastonia	65.0	0.226	0.606	48,853	485	100M-500M	67.5	5,082	288	-
Mountain 1st Bank & Trust Company	Hendersonville	65.0	0.171	0.542	123,875	853	500M-1B	65.0	10,230	426	-
Cornerstone Bank	Wilson	65.0	0.232	0.833	36,414	318	100M-500M	80.0	6,336	203	-
The East Carolina Bank	Engelhard	65.0	0.148	0.537	139,341	1,305	500M-1B	77.5	16,686	776	0.000
Great State Bank	Wilkesboro	62.5	0.331	0.892	21,576	143	<100M	65.0	2,292	74	-
Live Oak Banking Company	Wilmington	62.5	0.276	0.409	63,959	458	100M-500M	17.5	1,216	28	-
Lumbee Guaranty Bank	Pembroke	62.5	0.180	0.676	50,774	509	100M-500M	82.5	9,245	346	-
Parkway Bank	Lenoir	62.5	0.252	0.614	30,017	261	100M-500M	60.0	3,149	154	-
Nantahala Bank & Trust Company	Franklin	62.5	0.210	0.800	37,228	259	100M-500M	72.5	4,538	131	-
Bank of Stanly	Albemarle	60.0	0.162	0.627	54,480	508	100M-500M	75.0	7,398	298	0.006
North State Bank	Raleigh	60.0	0.175	0.474	111,364	644	500M-1B	60.0	8,832	285	-
OldTown Bank	Waynesville	60.0	0.230	1.000	20,207	58	<100M	22.5	601	19	0.000
Southern Community Bank and Trust	Winston Salem	60.0	0.135	0.406	209,933	1,607	1B-10B	75.0	26,336	895	-

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New Century Bank	Dunn	60.0	0.169	0.464	106,348	585	500M-1B	40.0	4,394	212	0.000
Macon Bank, Inc.	Franklin	60.0	0.117	0.562	108,361	913	500M-1B	55.0	8,019	503	-
Community Bank of Rowan	Salisbury	60.0	0.189	0.950	27,442	207	100M-500M	52.5	2,356	79	-
The Heritage Bank	Lucama	60.0	0.169	0.703	45,418	415	100M-500M	67.5	5,268	219	-
Harrington Bank, FSB	Chapel Hill	57.5	0.187	0.642	56,635	226	100M-500M	42.5	3,233	95	-
LifeStore Bank	West Jefferson	57.5	0.160	0.787	45,769	309	100M-500M	75.0	7,221	187	-
Branch Banking and Trust Company	Winston Salem	57.5	0.069	0.292	10,500,000	282,714	>50B	72.5	1,682,420	243,614	0.001
Bank of Commerce	Charlotte	57.5	0.249	0.565	41,312	203	100M-500M	32.5	2,013	85	-
The Little Bank, Incorporated	Kinston	57.5	0.183	0.587	55,896	464	100M-500M	65.0	6,349	258	-
Anson Bank & Trust Co.	Wadesboro	57.5	0.206	1.000	11,769	120	<100M	65.0	2,062	69	0.003
VantageSouth Bank	Burlington	57.5	0.228	0.793	20,660	159	<100M	65.0	2,627	94	-
RBC Bank (USA)	Raleigh	57.5	0.070	0.268	1,917,924	11,913	10B-50B	60.0	137,695	4,980	-
KS Bank, Inc.	Smithfield	57.5	0.153	0.668	50,026	436	100M-500M	70.0	6,367	250	0.001
Crescent State Bank	Cary	57.5	0.149	0.386	141,045	1,084	500M-1B	60.0	11,702	568	-
High Point Bank and Trust Company	High Point	55.0	0.140	0.365	107,739	807	500M-1B	55.0	8,930	397	-
CapStone Bank	Raleigh	55.0	0.228	0.603	46,029	201	100M-500M	27.5	1,871	53	-
KeySource Commercial Bank	Durham	55.0	0.233	0.440	50,596	210	100M-500M	32.5	2,288	60	-
Pisgah Community Bank	Asheville	55.0	0.495	0.888	14,973	50	<100M	27.5	393	12	-
Taylorville Savings Bank, SSB	Taylorville	55.0	0.193	0.928	17,482	238	<100M	75.0	3,733	154	-
Security Savings Bank, SSB	Southport	55.0	0.124	0.767	42,744	357	100M-500M	57.5	4,394	220	-
Waccamaw Bank	Whiteville	55.0	0.106	0.564	62,620	564	500M-1B	65.0	7,459	335	-
Sound Banking Company	Morehead City	55.0	0.185	0.881	21,772	214	100M-500M	65.0	2,896	137	-
Bank of America, National Association	Charlotte	55.0	0.018	0.123	24,700,000	289,419	>50B	65.0	7,450,172	237,548	0.000
First Carolina State Bank	Rocky Mount	55.0	0.199	0.806	18,985	184	<100M	65.0	2,673	108	-
Randolph Bank & Trust Company	Asheboro	52.5	0.164	0.568	46,518	340	100M-500M	62.5	4,669	186	-
First Trust Bank	Charlotte	52.5	0.165	0.432	77,083	387	100M-500M	35.0	4,085	124	-
Park Sterling Bank	Charlotte	52.5	0.149	0.396	79,738	591	500M-1B	60.0	8,380	349	-
The First National Bank of Shelby	Shelby	52.5	0.108	0.392	101,980	919	500M-1B	65.0	12,970	519	-
Coastal Bank & Trust	Jacksonville	52.5	0.312	0.763	18,359	99	<100M	52.5	1,487	46	-
Farmers & Merchants Bank	Granite Quarry	52.5	0.137	0.456	82,714	662	500M-1B	67.5	9,778	367	-
Aquesta Bank	Cornelius	52.5	0.201	0.506	43,059	196	100M-500M	32.5	1,995	71	-
Providence Bank	Rocky Mount	50.0	0.200	0.537	35,640	241	100M-500M	60.0	3,992	136	-
Communityone Bank, National Association	Asheboro	50.0	0.074	0.329	127,507	1,281	1B-10B	72.5	20,974	634	-
Mechanics & Farmers Bank	Durham	47.5	0.182	0.413	57,004	322	100M-500M	45.0	3,849	137	-
Paragon Commercial Bank	Raleigh	47.5	0.108	0.279	117,497	531	1B-10B	40.0	7,116	249	0.000
Asheville Savings Bank, S.S.B.	Asheville	47.5	0.087	0.382	65,599	811	500M-1B	52.5	6,110	633	-
Home Savings Bank of Albemarle, SSB	Albemarle	45.0	0.103	0.608	30,941	266	100M-500M	55.0	4,061	158	-

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First Federal Savings Bank of Lincolnton	Lincolnton	45.0	0.069	1.000	21,696	114	100M-500M	47.5	2,463	58	-
Morganton Federal Savings and Loan Associati	Morganton	45.0	0.185	0.681	16,100	97	<100M	42.5	1,237	50	-
Premier Commercial Bank	Greensboro	45.0	0.216	0.500	25,059	124	100M-500M	22.5	1,015	26	-
New Republic Savings Bank	Roanoke Rapids	42.5	0.144	0.966	8,146	84	<100M	52.5	1,089	45	-
Carolina Premier Bank	Charlotte	42.5	0.187	0.447	32,338	117	100M-500M	17.5	1,084	31	-
Jackson Savings Bank, SSB	Sylva	42.5	0.126	1.000	4,641	33	<100M	45.0	500	9	-
BlueHarbor Bank	Mooreville	42.5	0.192	0.498	25,725	113	100M-500M	30.0	1,623	39	-
TrustAtlantic Bank	Raleigh	40.0	0.131	0.353	47,075	278	100M-500M	35.0	3,223	118	-
Patriot State Bank	Fuquay Varina	40.0	0.162	0.505	21,590	220	100M-500M	62.5	3,184	143	-
First Federal Bank	Dunn	40.0	0.120	0.746	20,255	123	100M-500M	32.5	1,238	57	-
Blue Ridge Savings Bank, Inc.	Asheville	37.5	0.121	0.696	19,459	90	100M-500M	25.0	1,024	23	-
NewDominion Bank	Charlotte	37.5	0.113	0.321	48,473	259	100M-500M	27.5	2,550	121	-
First Savings and Loan Association	Mebane	35.0	0.039	0.999	2,304	13	<100M	25.0	170	5	-
Roxboro Savings Bank, SSB	Roxboro	35.0	0.087	0.733	16,350	130	100M-500M	45.0	1,847	70	-
Black Mountain Savings Bank, SSB	Black Mountain	35.0	0.038	0.999	1,337	7	<100M	25.0	96	1	-
Square 1 Bank	Durham	32.5	0.029	0.077	41,310	250	1B-10B	27.5	2,780	139	-
Piedmont Federal Savings Bank	Winston Salem	32.5	0.002	0.999	1,529	5	500M-1B	15.0	49	2	-
Belmont Federal Savings and Loan Association	Belmont	32.5	0.026	1.000	2,492	13	<100M	25.0	193	4	-
Roanoke Valley Savings Bank, SSB	Roanoke Rapids	30.0	0.006	0.996	251	5	<100M	37.5	251	5	-
Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	30.0	0.018	0.999	1,043	9	<100M	32.5	181	5	0.017
Tarboro Savings Bank, SSB	Tarboro	30.0	0.001	0.952	20	1	<100M	10.0	-	-	0.000
Hertford Savings Bank, SSB	Hertford	30.0	0.024	0.997	368	5	<100M	40.0	180	4	-
Mount Gilead Savings and Loan Association	Mount Gilead	30.0	0.006	0.985	64	2	<100M	35.0	64	2	-
Wake Forest Federal Savings and Loan Associa	Wake Forest	20.0	0.049	0.372	5,638	17	100M-500M	10.0	176	3	-
MidCarolina Bank	Burlington	15.0	0.015	0.036	7,286	58	100M-500M	15.0	1,229	30	-
Cedar Hill National Bank	Charlotte	10.0	0.000	0.000	-	-	<100M	10.0	-	-	0.013

¹TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

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