

Table 3A Expanded. Small Business Lending Institutions in North Carolina Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
First Federal Bank	Dunn	95.0	0.226	1	44,404	284	\$100M-500M	77.5	4,383	180	0
American Cmnty Bk	Monroe	92.5	0.382	1	175,965	1,483	\$100M-500M	82.5	25,056	944	0
Hometrust Bank	Clyde	90.0	0.206	0.853	190,503	1,209	\$500M-\$1B	75.0	10,885	590	0
Bank of NV	Thomasville	87.5	0.386	0.971	257,286	1,134	\$500M-\$1B	57.5	18,560	588	0
New Century Bk	Dunn	87.5	0.388	1	125,233	1,476	\$100M-500M	72.5	14,170	782	0
AF Bank	West Jefferson	87.5	0.204	0.945	46,310	313	\$100M-500M	85.0	6,017	199	0
Surrey B&T	Mount Airy	85.0	0.524	1	93,277	1,298	\$100M-500M	97.5	93,277	1,298	0
Bank of Granite	Granite Falls	82.5	0.291	0.637	334,237	3,351	\$1B-\$10B	82.5	54,126	2,151	0
Citizens South Bank	Gastonia	82.5	0.151	0.626	107,945	842	\$500M-\$1B	90.0	23,095	524	0
Four Oaks B&TC	Four Oaks	80.0	0.239	1	134,369	924	\$500M-\$1B	95.0	134,369	924	0.004
Fidelity Bk	Fuquay-Varina	80.0	0.253	0.716	337,556	2,903	\$1B-\$10B	80.0	50,231	1,677	0.003
Yadkin Valley B&TC	Elkin	77.5	0.25	0.654	269,845	3,252	\$1B-\$10B	90.0	55,570	2,226	0.002
First Bk	Troy	75.0	0.19	0.686	377,273	4,293	\$1B-\$10B	85.0	70,570	3,001	0.003
Alliance Bk TR Co	Shelby	75.0	0.55	0.889	52,602	726	<\$100M	85.0	18,140	543	0
First-Citizens B&TC	Raleigh	72.5	0.188	0.669	2,516,309	60,448	>\$10B	85.0	469,183	52,152	0.015
Lexington St Bk	Lexington	72.5	0.203	0.716	199,626	2,121	\$500M-\$1B	72.5	28,330	1,315	0.007
First Gaston Bk of NC	Gastonia	72.5	0.233	0.713	168,924	1,539	\$500M-\$1B	75.0	26,675	913	0.001
East Carolina Bk	Engelhard	72.5	0.217	0.742	125,790	1,190	\$500M-\$1B	65.0	17,175	713	0
Little Bk	Kinston	72.5	0.344	0.97	69,281	409	\$100M-500M	50.0	6,090	235	0
Harrington Bank FSB	Chapel Hill	72.5	0.165	0.682	31,910	174	\$100M-500M	62.5	2,335	80	0
New Republic Savings Bank	Roanoke Rapids	70.0	0.192	0.963	10,599	97	<\$100M	77.5	2,254	60	0
Southern B&TC	Mount Olive	67.5	0.176	0.695	187,850	2,098	\$1B-\$10B	80.0	36,424	1,438	0
First South Bk	Washington	67.5	0.168	0.718	150,523	1,549	\$500M-\$1B	75.0	25,713	991	0
First TR Bk	Charlotte	67.5	0.321	0.658	112,259	893	\$100M-500M	57.5	12,320	546	0
Cornerstone Bk	Wilson	67.5	0.286	0.944	45,251	424	\$100M-500M	75.0	10,253	274	0
Cherryville FS & LA	Cherryville	67.5	0.101	1	8,099	74	<\$100M	90.0	8,099	74	0
FNB Southeast	Reidsville	65.0	0.165	0.73	170,581	1,239	\$1B-\$10B	62.5	24,805	692	0
Scottish Bk	Charlotte	65.0	0.33	0.741	63,782	393	\$100M-500M	35.0	4,562	165	0
Bank of The Carolinas	Mocksville	65.0	0.258	0.611	109,457	826	\$100M-500M	65.0	16,318	460	0
North St Bk	Raleigh	65.0	0.246	0.567	104,200	1,267	\$100M-500M	55.0	11,253	749	0
Heritage Bk	Lucama	62.5	0.213	0.766	53,255	599	\$100M-500M	70.0	10,954	410	0.007
Peoples Bk	Newton	62.5	0.196	0.655	153,329	1,430	\$500M-\$1B	67.5	21,993	855	0
Taylorsville SVG Bk SSB	Taylorsville	62.5	0.25	1	20,615	246	<\$100M	82.5	20,615	246	0
Bank of Oak Ridge	Oak Ridge	62.5	0.271	0.823	48,552	371	\$100M-500M	65.0	8,153	223	0
Carolina TR Bk	Lincolnton	62.5	0.279	0.996	31,220	329	\$100M-500M	72.5	6,179	228	0
Cardinal St Bk	Durham	62.5	0.298	0.694	52,399	379	\$100M-500M	42.5	5,424	205	0
Morganton FS & LA	Morganton	62.5	0.163	0.826	11,810	37	<\$100M	37.5	298	6	0
High Point B&TC	High Point	60.0	0.211	0.483	137,701	1,032	\$500M-\$1B	50.0	13,890	509	0
Capital Bk	Raleigh	60.0	0.182	0.541	247,778	2,401	\$1B-\$10B	75.0	43,179	1,698	0

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		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Bank of Asheville	Asheville	60.0	0.303	0.699	44,536	479	\$100M-500M	62.5	7,002	307	0
Crescent St Bk	Cary	60.0	0.228	0.557	107,220	839	\$100M-500M	52.5	13,026	447	0
Mountain 1st Bk & TR	Hendersonville	60.0	0.222	0.667	91,926	653	\$100M-500M	52.5	10,991	371	0
Carolina CMRC Bk	Gastonia	60.0	0.332	0.915	24,036	162	<\$100M	50.0	2,998	84	0
RBC Centura Bk	Rocky Mount	57.5	0.073	0.34	1,510,267	10,488	>\$10B	55.0	125,427	4,905	0.005
First NB&TC	Asheboro	57.5	0.171	0.52	181,316	1,173	\$1B-\$10B	50.0	19,940	573	0.003
First Charter Bk	Charlotte	57.5	0.081	0.416	348,048	3,005	\$1B-\$10B	52.5	39,765	1,670	0
Farmers & Mrch Bk	Granite Quarry	57.5	0.196	0.594	107,279	856	\$500M-\$1B	57.5	14,150	493	0
Lumbree Guaranty Bk	Pembroke	57.5	0.197	0.877	38,625	571	\$100M-500M	75.0	10,665	453	0
United Cmnty Bk	Murphy	57.5	0.115	0.698	120,052	1,789	\$1B-\$10B	65.0	20,711	1,314	0
Southern Cmnty B&TC	Winston-Salem	57.5	0.163	0.48	219,668	1,798	\$1B-\$10B	60.0	28,677	1,050	0
Millennia Cmnty Bk	Greenville	57.5	0.339	1	10,414	112	<\$100M	72.5	10,414	112	0
Branch Bkg&TC	Winston-Salem	55.0	0.065	0.368	5,524,075	103,066	>\$10B	55.0	471,931	76,429	0.01
Randolph B&TC	Asheboro	55.0	0.189	0.739	51,734	676	\$100M-500M	75.0	11,878	499	0.006
Progressive St Bk	Lumberton	55.0	0.21	1	13,329	344	<\$100M	55.0	2,114	286	0.004
Anson B&TC	Wadesboro	55.0	0.287	0.949	12,531	158	<\$100M	52.5	1,953	91	0.002
Bank of Amer NA	Charlotte	55.0	0.018	0.135	18,540,000	165,072	>\$10B	55.0	2,780,726	100,636	0
Wachovia Bk NA	Charlotte	55.0	0.034	0.168	16,410,000	91,805	>\$10B	55.0	1,167,000	36,345	0
First Carolina St Bk	Rocky Mount	55.0	0.257	0.954	21,020	168	<\$100M	50.0	2,889	89	0
Parkway Bk	Lenoir	55.0	0.271	0.805	25,469	258	<\$100M	62.5	4,978	165	0
New Century Bk South	Fayetteville	55.0	0.232	0.85	28,193	261	\$100M-500M	32.5	2,593	144	0
Vantagesouth Bk	Burlington	55.0	0.344	0.995	7,699	52	<\$100M	55.0	1,262	32	0
Bank of Stanly	Albemarle	52.5	0.197	0.654	50,425	555	\$100M-500M	60.0	8,452	315	0.007
Home Svg Bk of Albemarle SSB	Albemarle	52.5	0.167	1	42,579	218	\$100M-500M	32.5	3,558	116	0
Macon Bk	Franklin	52.5	0.111	0.659	104,964	1,163	\$500M-\$1B	55.0	14,451	791	0
Gateway B&TC	Elizabeth City	52.5	0.159	0.598	169,174	1,069	\$1B-\$10B	57.5	23,195	638	0
Blue Ridge Savings Bank Inc	Asheville	52.5	0.08	0.384	20,635	75	\$100M-500M	40.0	684	16	0
KS Bk	Smithfield	50.0	0.178	0.731	50,316	471	\$100M-500M	50.0	7,193	311	0.001
First NB of Shelby	Shelby	50.0	0.149	0.544	124,784	1,077	\$500M-\$1B	50.0	16,803	613	0
Midcarolina Bk	Burlington	50.0	0.187	0.555	76,475	653	\$100M-500M	62.5	13,572	406	0
Sound Bkg Co	Morehead City	50.0	0.198	0.927	19,611	197	<\$100M	62.5	3,777	121	0
Port City Cap Bk	Wilmington	50.0	0.211	0.681	35,937	270	\$100M-500M	40.0	4,224	150	0
Select Bk & TR Co	Winterville	50.0	0.232	0.828	18,862	173	<\$100M	62.5	3,833	111	0
Waccamaw Bk	Whiteville	47.5	0.167	0.547	60,307	553	\$100M-500M	50.0	9,219	357	0
First S & LA	Mebane	47.5	0.039	1	1,950	12	<\$100M	75.0	1,950	12	0
Longleaf Cmnty Bk	Rockingham	45.0	0.194	1	9,360	130	<\$100M	67.5	4,009	103	0.004
Roxboro SVG Bk SSB	Roxboro	45.0	0.138	1	20,101	134	\$100M-500M	42.5	3,281	82	0
Bank of Currituck	Moyock	45.0	0.143	1	22,271	219	\$100M-500M	45.0	3,185	168	0
Security SVG Bk SSB	Southport	45.0	0.121	0.856	41,613	301	\$100M-500M	37.5	4,786	162	0

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Mutual Cmnty SVG Bk SSB	Durham	45.0	0.226	0.806	20,229	113	<\$100M	20.0	1,295	42	0
Carolina Bk	Greensboro	45.0	0.186	0.478	71,946	604	\$100M-500M	42.5	8,408	331	0
Nantahala Bk & TR Co	Franklin	45.0	0.195	0.854	19,854	148	\$100M-500M	47.5	3,019	87	0
Tristone Cmnty Bk	Winston-Salem	45.0	0.206	0.86	16,069	59	<\$100M	20.0	868	24	0
Bk of Commerce	Charlotte	45.0	0.272	0.671	10,417	53	<\$100M	15.0	402	23	0
Union Bk & TR Co	Oxford	45.0	0.205	1	3,080	23	<\$100M	42.5	504	14	0
Industrial Federal Savings Bank	Lexington	45.0	0.018	1	2,679	24	\$100M-500M	52.5	567	13	0
First FSB of Lincolnton	Lincolnton	45.0	0.029	0.56	6,313	57	\$100M-500M	30.0	131	16	0
Asheville SVG Bk SSB	Asheville	42.5	0.088	0.546	51,780	1,007	\$500M-\$1B	70.0	15,714	892	0
Cooperative Bk	Wilmington	40.0	0.096	0.495	79,199	545	\$500M-\$1B	35.0	9,014	308	0
Bank of Wilmington	Wilmington	40.0	0.126	0.483	49,953	580	\$100M-500M	52.5	9,504	434	0
Community Bk Rowan	Salisbury	40.0	0.186	1	4,399	22	<\$100M	17.5	269	8	0
Wake Forest FS & LA	Wake Forest	40.0	0.045	0.404	4,633	24	\$100M-500M	50.0	778	12	0
Belmont FS & LA	Belmont	40.0	0.022	0.999	1,836	13	<\$100M	47.5	295	6	0
Mechanics & Farmers Bk	Durham	37.5	0.186	0.453	46,651	258	\$100M-500M	27.5	4,422	112	0
Sterlingsouth B&TC	Greensboro	37.5	0.174	0.566	29,441	219	\$100M-500M	27.5	2,805	116	0
Piedmont FS & LA	Winston Salem	37.5	0.001	1	624	8	\$500M-\$1B	52.5	624	8	0
Mount Gilead S & LA	Mount Gilead	37.5	0.01	1	95	4	<\$100M	55.0	95	4	0
Cabarrus B&TC	Concord	35.0	0.209	0.528	15,019	248	<\$100M	60.0	3,793	140	0.006
Mooreville SVG Bk SSB	Mooreville	35.0	0.071	0.984	10,485	99	\$100M-500M	42.5	2,821	45	0.001
Paragon CMRL Bk	Raleigh	35.0	0.132	0.341	73,338	273	\$500M-\$1B	17.5	3,092	75	0.001
Jackson SVG Bk SSB	Sylva	35.0	0.087	1	2,453	24	<\$100M	37.5	613	15	0
Newdominion Bk	Charlotte	35.0	0.181	0.588	42,173	152	\$100M-500M	17.5	2,541	51	0
Roanoke Rapids Svc Bk SSB	Roanoke Rapids	32.5	0.002	1	142	3	<\$100M	32.5	142	3	0.022
Black MTN SVG Bk SSB	Black Mountain	32.5	0.043	1	1,279	16	<\$100M	52.5	1,279	16	0
Roanoke Valley SVG Bk SSB	Roanoke Rapids	32.5	0.012	1	505	8	<\$100M	35.0	505	8	0
Hertford SVG Bk SSB	Hertford	32.5	0.027	1	386	5	<\$100M	42.5	386	5	0
Square 1 Bk	Durham	15.0	0.033	0.114	9,259	29	\$100M-500M	10.0	227	3	0
Providence Bk	Rocky Mount	12.5	0.098	0.379	2,769	28	<\$100M	40.0	880	19	0
Greystone Bk	Raleigh	10.0	0.058	0.34	611	1	<\$100M	10.0	-	-	0
Tarboro SVG Bk SSB	Tarboro	NR	0	.	-	-	<\$100M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or visit <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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

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Surrey B&T	Mount Airy	NC	97.5	0.524	1	93,277	1,298	\$100M-500M	85.0	93,277	1,298	0
Four Oaks B&TC	Four Oaks	NC	95.0	0.239	1	134,369	924	\$500M-\$1B	80.0	134,369	924	0.004
Cherryville FS & LA	Cherryville	NC	90.0	0.101	1	8,099	74	<\$100M	67.5	8,099	74	0
Citizens South Bank	Gastonia	NC	90.0	0.032	0.134	23,095	524	\$500M-\$1B	82.5	107,945	842	0
Yadkin Valley B&TC	Elkin	NC	90.0	0.051	0.135	55,570	2,226	\$1B-\$10B	77.5	269,845	3,252	0.002
AF Bank	West Jefferson	NC	85.0	0.026	0.123	6,017	199	\$100M-500M	87.5	46,310	313	0
Alliance Bk Tr Co	Shelby	NC	85.0	0.19	0.307	18,140	543	<\$100M	75.0	52,602	726	0
First Bk	Troy	NC	85.0	0.035	0.128	70,570	3,001	\$1B-\$10B	75.0	377,273	4,293	0.003
First-Citizens B&TC	Raleigh	NC	85.0	0.035	0.125	469,183	52,152	>\$10B	72.5	2,516,309	60,448	0.015
Taylorsville SVG Bk SSB	Taylorsville	NC	82.5	0.25	1	20,615	246	<\$100M	62.5	20,615	246	0
American Cmnty Bk	Monroe	NC	82.5	0.054	0.142	25,056	944	\$100M-500M	92.5	175,965	1,483	0
Bank of Granite	Granite Falls	NC	82.5	0.047	0.103	54,126	2,151	\$1B-\$10B	82.5	334,237	3,351	0
Southern B&TC	Mount Olive	NC	80.0	0.034	0.135	36,424	1,438	\$1B-\$10B	67.5	187,850	2,098	0
Fidelity Bk	Fuquay-Varina	NC	80.0	0.038	0.106	50,231	1,677	\$1B-\$10B	80.0	337,556	2,903	0.003
New Republic Savings Bank	Roanoke Rapids	NC	77.5	0.041	0.205	2,254	60	<\$100M	70.0	10,599	97	0
First Federal Bank	Dunn	NC	77.5	0.022	0.099	4,383	180	\$100M-500M	95.0	44,404	284	0
First S & LA	Mebane	NC	75.0	0.039	1	1,950	12	<\$100M	47.5	1,950	12	0
Cornerstone Bk	Wilson	NC	75.0	0.065	0.214	10,253	274	\$100M-500M	67.5	45,251	424	0
Lumbee Guaranty Bk	Pembroke	NC	75.0	0.054	0.242	10,665	453	\$100M-500M	57.5	38,625	571	0
Hometrust Bank	Clyde	NC	75.0	0.012	0.049	10,885	590	\$500M-\$1B	90.0	190,503	1,209	0
Randolph B&TC	Asheboro	NC	75.0	0.043	0.17	11,878	499	\$100M-500M	55.0	51,734	676	0.006
First South Bk	Washington	NC	75.0	0.029	0.123	25,713	991	\$500M-\$1B	67.5	150,523	1,549	0
First Gaston Bk of NC	Gastonia	NC	75.0	0.037	0.113	26,675	913	\$500M-\$1B	72.5	168,924	1,539	0.001
Capital Bk	Raleigh	NC	75.0	0.032	0.094	43,179	1,698	\$1B-\$10B	60.0	247,778	2,401	0
Carolina TR Bk	Lincolnton	NC	72.5	0.055	0.197	6,179	228	\$100M-500M	62.5	31,220	329	0
Millennia Cmnty Bk	Greenville	NC	72.5	0.339	1	10,414	112	<\$100M	57.5	10,414	112	0
New Century Bk	Dunn	NC	72.5	0.044	0.113	14,170	782	\$100M-500M	87.5	125,233	1,476	0
Lexington St Bk	Lexington	NC	72.5	0.029	0.102	28,330	1,315	\$500M-\$1B	72.5	199,626	2,121	0.007
Heritage Bk	Lucama	NC	70.0	0.044	0.158	10,954	410	\$100M-500M	62.5	53,255	599	0.007
Asheville SVG Bk SSB	Asheville	NC	70.0	0.027	0.166	15,714	892	\$500M-\$1B	42.5	51,780	1,007	0
Longleaf Cmnty Bk	Rockingham	NC	67.5	0.083	0.428	4,009	103	<\$100M	45.0	9,360	130	0.004
Peoples Bk	Newton	NC	67.5	0.028	0.094	21,993	855	\$500M-\$1B	62.5	153,329	1,430	0
Bank of Oak Ridge	Oak Ridge	NC	65.0	0.046	0.138	8,153	223	\$100M-500M	62.5	48,552	371	0
Bank of The Carolinas	Mocksville	NC	65.0	0.038	0.091	16,318	460	\$100M-500M	65.0	109,457	826	0
East Carolina Bk	Engelhard	NC	65.0	0.03	0.101	17,175	713	\$500M-\$1B	72.5	125,790	1,190	0
United Cmnty Bk	Murphy	NC	65.0	0.02	0.12	20,711	1,314	\$1B-\$10B	57.5	120,052	1,789	0
Harrington Bank Fsb	Chapel Hill	NC	62.5	0.012	0.05	2,335	80	\$100M-500M	72.5	31,910	174	0

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Sound Bkg Co	Morehead City	NC	62.5	0.038	0.179	3,777	121	<\$100M	50.0	19,611	197	0
Select Bk & Tr Co	Winterville	NC	62.5	0.047	0.168	3,833	111	<\$100M	50.0	18,862	173	0
Parkway Bk	Lenoir	NC	62.5	0.053	0.157	4,978	165	<\$100M	55.0	25,469	258	0
Bank of Asheville	Asheville	NC	62.5	0.048	0.11	7,002	307	\$100M-500M	60.0	44,536	479	0
Midcarolina Bk	Burlington	NC	62.5	0.033	0.098	13,572	406	\$100M-500M	50.0	76,475	653	0
Fnb Southeast	Reidsville	NC	62.5	0.024	0.106	24,805	692	\$1B-\$10B	65.0	170,581	1,239	0
Cabarrus B&TC	Concord	NC	60.0	0.053	0.133	3,793	140	<\$100M	35.0	15,019	248	0.006
Bank of Stanly	Albemarle	NC	60.0	0.033	0.11	8,452	315	\$100M-500M	52.5	50,425	555	0.007
Southern Cmnty B&TC	Winston-Salem	NC	60.0	0.021	0.063	28,677	1,050	\$1B-\$10B	57.5	219,668	1,798	0
First Tr Bk	Charlotte	NC	57.5	0.035	0.072	12,320	546	\$100M-500M	67.5	112,259	893	0
Farmers & Mrch Bk	Granite Quarry	NC	57.5	0.026	0.078	14,150	493	\$500M-\$1B	57.5	107,279	856	0
Bank of NC	Thomasville	NC	57.5	0.028	0.07	18,560	588	\$500M-\$1B	87.5	257,286	1,134	0
Gateway B&TC	Elizabeth City	NC	57.5	0.022	0.082	23,195	638	\$1B-\$10B	52.5	169,174	1,069	0
Mount Gilead S & LA	Mount Gilead	NC	55.0	0.01	1	95	4	<\$100M	37.5	95	4	0
Vantagesouth Bk	Burlington	NC	55.0	0.056	0.163	1,262	32	<\$100M	55.0	7,699	52	0
Progressive St Bk	Lumberton	NC	55.0	0.033	0.159	2,114	286	<\$100M	55.0	13,329	344	0.004
North St Bk	Raleigh	NC	55.0	0.027	0.061	11,253	749	\$100M-500M	65.0	104,200	1,267	0
Macon Bk	Franklin	NC	55.0	0.015	0.091	14,451	791	\$500M-\$1B	52.5	104,964	1,163	0
RBC Centura Bk	Rocky Mount	NC	55.0	0.006	0.028	125,427	4,905	>\$10B	57.5	1,510,267	10,488	0.005
Branch Bkg&TC	Winston-Salem	NC	55.0	0.006	0.031	471,931	76,429	>\$10B	55.0	5,524,075	103,066	0.01
Wachovia Bk NA	Charlotte	NC	55.0	0.002	0.012	1,167,000	36,345	>\$10B	55.0	16,410,000	91,805	0
Bank of Amer NA	Charlotte	NC	55.0	0.003	0.02	2,780,726	100,636	>\$10B	55.0	18,540,000	165,072	0
Industrial Federal Savings B	Lexington	NC	52.5	0.004	0.212	567	13	\$100M-500M	45.0	2,679	24	0
Piedmont FS & LA	Winston Salem	NC	52.5	0.001	1	624	8	\$500M-\$1B	37.5	624	8	0
Black MTN SVG Bk SSB	Black Mountain	NC	52.5	0.043	1	1,279	16	<\$100M	32.5	1,279	16	0
Anson B&TC	Wadesboro	NC	52.5	0.045	0.148	1,953	91	<\$100M	55.0	12,531	158	0.002
Bank of Wilmington	Wilmington	NC	52.5	0.024	0.092	9,504	434	\$100M-500M	40.0	49,953	580	0
Mountain 1st Bk & TR	Hendersonville	NC	52.5	0.027	0.08	10,991	371	\$100M-500M	60.0	91,926	653	0
Crescent St Bk	Cary	NC	52.5	0.028	0.068	13,026	447	\$100M-500M	60.0	107,220	839	0
First Charter Bk	Charlotte	NC	52.5	0.009	0.048	39,765	1,670	\$1B-\$10B	57.5	348,048	3,005	0
Wake Forest FS & LA	Wake Forest	NC	50.0	0.008	0.068	778	12	\$100M-500M	40.0	4,633	24	0
First Carolina St Bk	Rocky Mount	NC	50.0	0.035	0.131	2,889	89	<\$100M	55.0	21,020	168	0
Carolina CMRC Bk	Gastonia	NC	50.0	0.041	0.114	2,998	84	<\$100M	60.0	24,036	162	0
Little Bk	Kinston	NC	50.0	0.03	0.085	6,090	235	\$100M-500M	72.5	69,281	409	0
KS Bk	Smithfield	NC	50.0	0.025	0.105	7,193	311	\$100M-500M	50.0	50,316	471	0.001
Waccamaw Bk	Whiteville	NC	50.0	0.026	0.084	9,219	357	\$100M-500M	47.5	60,307	553	0
High Point B&TC	High Point	NC	50.0	0.021	0.049	13,890	509	\$500M-\$1B	60.0	137,701	1,032	0

Table 3B Expanded. Micro Business Lending Institutions in North Carolina Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
First NB of Shelby	Shelby	NC	50.0	0.02	0.073	16,803	613	\$500M-\$1B	50.0	124,784	1,077	0
First NB&TC	Asheboro	NC	50.0	0.019	0.057	19,940	573	\$1B-\$10B	57.5	181,316	1,173	0.003
Belmont FS & LA	Belmont	NC	47.5	0.003	0.161	295	6	<\$100M	40.0	1,836	13	0
Nantahala Bk & Tr Co	Franklin	NC	47.5	0.03	0.13	3,019	87	\$100M-500M	45.0	19,854	148	0
Bank of Currituck	Moyock	NC	45.0	0.02	0.143	3,185	168	\$100M-500M	45.0	22,271	219	0
Hertford SVG Bk SSB	Hertford	NC	42.5	0.027	1	386	5	<\$100M	32.5	386	5	0
Union Bk & Tr Co	Oxford	NC	42.5	0.034	0.164	504	14	<\$100M	45.0	3,080	23	0
Mooreville SVG Bk SSB	Mooreville	NC	42.5	0.019	0.265	2,821	45	\$100M-500M	35.0	10,485	99	0.001
Roxboro SVG Bk SSB	Roxboro	NC	42.5	0.023	0.163	3,281	82	\$100M-500M	45.0	20,101	134	0
Cardinal St Bk	Durham	NC	42.5	0.031	0.072	5,424	205	\$100M-500M	62.5	52,399	379	0
Carolina Bk	Greensboro	NC	42.5	0.022	0.056	8,408	331	\$100M-500M	45.0	71,946	604	0
Blue Ridge Savings Bank Inc	Asheville	NC	40.0	0.003	0.013	684	16	\$100M-500M	52.5	20,635	75	0
Providence Bk	Rocky Mount	NC	40.0	0.031	0.12	880	19	<\$100M	12.5	2,769	28	0
Port City Cap Bk	Wilmington	NC	40.0	0.025	0.08	4,224	150	\$100M-500M	50.0	35,937	270	0
Morganton FS & LA	Morganton	NC	37.5	0.004	0.021	298	6	<\$100M	62.5	11,810	37	0
Jackson SVG Bk SSB	Sylva	NC	37.5	0.022	0.25	613	15	<\$100M	35.0	2,453	24	0
Security SVG Bk SSB	Southport	NC	37.5	0.014	0.098	4,786	162	\$100M-500M	45.0	41,613	301	0
Roanoke Valley SVG Bk SSB	Roanoke Rapids	NC	35.0	0.012	1	505	8	<\$100M	32.5	505	8	0
Scottish Bk	Charlotte	NC	35.0	0.024	0.053	4,562	165	\$100M-500M	65.0	63,782	393	0
Cooperative Bk	Wilmington	NC	35.0	0.011	0.056	9,014	308	\$500M-\$1B	40.0	79,199	545	0
Roanoke Rapids SVG Bk SSB	Roanoke Rapids	NC	32.5	0.002	1	142	3	<\$100M	32.5	142	3	0.022
New Century Bk South	Fayetteville	NC	32.5	0.021	0.078	2,593	144	\$100M-500M	55.0	28,193	261	0
Home SVG Bk of Albemarle SSB	Albemarle	NC	32.5	0.014	0.084	3,558	116	\$100M-500M	52.5	42,579	218	0
First FSB of Lincolnton	Lincolnton	NC	30.0	0.001	0.012	131	16	\$100M-500M	45.0	6,313	57	0
Sterlingsouth B&TC	Greensboro	NC	27.5	0.017	0.054	2,805	116	\$100M-500M	37.5	29,441	219	0
Mechanics & Farmers Bk	Durham	NC	27.5	0.018	0.043	4,422	112	\$100M-500M	37.5	46,651	258	0
Tristone Cmnty Bk	Winston-Salem	NC	20.0	0.011	0.046	868	24	<\$100M	45.0	16,069	59	0
Mutual Cmnty SVG Bk SSB	Durham	NC	20.0	0.014	0.052	1,295	42	<\$100M	45.0	20,229	113	0
Community Bk Rowan	Salisbury	NC	17.5	0.011	0.061	269	8	<\$100M	40.0	4,399	22	0
Newdominion Bk	Charlotte	NC	17.5	0.011	0.035	2,541	51	\$100M-500M	35.0	42,173	152	0
Paragon CMRL Bk	Raleigh	NC	17.5	0.006	0.014	3,092	75	\$500M-\$1B	35.0	73,338	273	0.001
Bk of Commerce	Charlotte	NC	15.0	0.01	0.026	402	23	<\$100M	45.0	10,417	53	0
Greystone Bk	Raleigh	NC	10.0	0	0	-	-	<\$100M	10.0	611	1	0
Square 1 Bk	Durham	NC	10.0	0.001	0.003	227	3	\$100M-500M	15.0	9,259	29	0
Tarboro SVG Bk SSB	Tarboro	NC	NR	0	-	-	-	<\$100M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Table 3B Expanded. Micro Business Lending Institutions in North Carolina Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)			
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)

Small businesses seeking loans should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or visit SBA's home page at <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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