

Table 3A Expanded. Small Business Lending Institutions in North Carolina Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			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	90.0	0.226	0.688	331,708	2,055	1B-10B	80.0	25,228	843	0.004
First Bank	Troy	85.0	0.182	0.722	607,256	6,026	1B-10B	97.5	104,633	3,885	0.002
Yadkin Valley Bank and Trust Compan	Elkin	85.0	0.216	0.603	419,156	4,335	1B-10B	95.0	62,809	2,590	0.000
Harrington Bank, FSB	Chapel Hill	82.5	0.287	1.000	86,048	317	100M-500M	47.5	3,798	139	0.000
Surrey Bank & Trust	Mount Airy	80.0	0.341	0.601	74,990	976	100M-500M	95.0	16,887	675	0.000
Bank of Oak Ridge	Oak Ridge	77.5	0.249	0.693	87,339	586	100M-500M	70.0	7,710	323	0.000
Forest Commercial Bank	Asheville	77.5	0.553	1.000	72,751	185	100M-500M	42.5	2,294	64	0.000
Carolina Trust Bank	Lincolnton	77.5	0.258	0.657	73,307	621	100M-500M	85.0	9,888	363	0.000
Southern Community Bank and Trust	Winston Salem	77.5	0.190	0.590	274,351	1,537	1B-10B	90.0	36,321	867	0.000
Union Bank & Trust Company	Oxford	75.0	0.246	0.869	49,824	551	100M-500M	90.0	9,842	383	0.000
First-Citizens Bank & Trust Company	Raleigh	75.0	0.187	0.491	3,914,507	117,702	10B-50B	82.5	378,394	105,081	0.011
LifeStore Bank	West Jefferson	75.0	0.197	1.000	54,721	319	100M-500M	67.5	4,730	161	0.000
First South Bank	Washington	72.5	0.161	0.596	119,607	705	500M-1B	55.0	7,581	284	0.000
Bank of Granite	Granite Falls	70.0	0.164	0.524	119,945	1,002	500M-1B	72.5	11,753	440	0.000
The East Carolina Bank	Engelhard	70.0	0.145	0.541	136,908	1,343	500M-1B	80.0	15,534	817	0.000
VantageSouth Bank	Burlington	70.0	0.230	0.657	57,209	403	100M-500M	72.5	5,607	187	0.000
Bank of North Carolina	Thomasville	70.0	0.156	0.375	380,372	2,232	1B-10B	62.5	23,695	943	0.001
NewBridge Bank	Greensboro	70.0	0.150	0.495	262,814	2,393	1B-10B	80.0	27,076	1,230	0.004
Parkway Bank	Lenoir	67.5	0.295	0.850	32,966	253	100M-500M	62.5	2,746	136	0.000
Peoples Bank	Newton	67.5	0.144	0.556	148,212	1,489	1B-10B	75.0	13,974	854	0.000
Southern Bank and Trust Company	Mount Olive	67.5	0.143	0.492	284,292	2,368	1B-10B	82.5	34,002	1,313	0.000
Mountain 1st Bank & Trust Company	Hendersonville	65.0	0.149	0.552	106,460	766	500M-1B	65.0	8,632	368	0.000
Lumbee Guaranty Bank	Pembroke	65.0	0.156	0.660	50,310	503	100M-500M	85.0	9,084	338	0.000
Select Bank & Trust Company	Greenville	65.0	0.211	0.648	50,677	357	100M-500M	70.0	5,471	193	0.000
Four Oaks Bank & Trust Company	Four Oaks	65.0	0.129	0.601	116,616	997	500M-1B	87.5	18,097	627	0.002
Nantahala Bank & Trust Company	Franklin	62.5	0.233	0.837	38,497	236	100M-500M	67.5	4,035	109	0.000
Bank of Stanly	Albemarle	62.5	0.153	0.657	51,461	468	100M-500M	80.0	7,625	281	0.006
Cabarrus Bank & Trust Company	Concord	62.5	0.224	0.777	28,257	219	100M-500M	57.5	2,806	102	0.006
HomeTrust Bank	Clyde	62.5	0.085	0.633	145,991	786	1B-10B	62.5	12,267	371	0.000
Carolina Bank	Greensboro	62.5	0.161	0.453	109,320	735	500M-1B	57.5	7,930	326	0.000
Live Oak Banking Company	Wilmington	62.5	0.235	0.377	70,944	645	100M-500M	15.0	1,229	37	0.000
Communityone Bank, National Associ	Asheboro	62.5	0.096	0.529	150,697	1,156	1B-10B	60.0	12,170	433	0.000
Coastal Bank & Trust	Jacksonville	60.0	0.390	0.823	25,192	145	<100M	67.5	2,851	73	0.000
Macon Bank, Inc.	Franklin	60.0	0.125	0.589	102,167	871	500M-1B	57.5	6,551	463	0.000
Bank of the Carolinas	Mocksville	60.0	0.156	0.526	73,626	527	100M-500M	62.5	6,818	262	0.000
North State Bank	Raleigh	60.0	0.164	0.466	111,142	616	500M-1B	60.0	8,245	262	0.000
Citizens South Bank	Gastonia	60.0	0.138	0.466	144,060	818	1B-10B	45.0	7,609	310	0.000
Park Sterling Bank	Charlotte	60.0	0.135	0.399	143,385	1,091	1B-10B	67.5	13,072	580	0.000

Table 3A Expanded. Small Business Lending Institutions in North Carolina Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		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)
Alliance Bank & Trust Company	Gastonia	60.0	0.223	0.584	45,893	410	100M-500M	52.5	2,985	206	0.000
The Little Bank, Incorporated	Kinston	57.5	0.171	0.572	52,585	446	100M-500M	65.0	5,470	236	0.000
Cornerstone Bank	Wilson	57.5	0.179	0.780	25,561	257	100M-500M	80.0	4,607	164	0.000
Branch Banking and Trust Company	Winston Salem	57.5	0.051	0.240	8,921,561	295,096	>50B	67.5	1,487,849	262,539	0.001
Great State Bank	Wilkesboro	57.5	0.268	0.737	20,093	158	<100M	62.5	2,196	88	0.000
The Heritage Bank	Lucama	57.5	0.151	0.668	39,979	378	100M-500M	75.0	5,563	198	0.000
Crescent State Bank	Cary	55.0	0.137	0.351	112,115	876	500M-1B	60.0	10,198	438	0.000
Providence Bank	Rocky Mount	55.0	0.214	0.542	38,922	267	100M-500M	60.0	3,843	145	0.000
Pisgah Community Bank	Asheville	55.0	0.387	0.846	10,560	38	<100M	17.5	239	9	0.000
Sound Banking Company	Morehead City	55.0	0.187	0.802	22,346	204	100M-500M	65.0	2,666	123	0.000
Bank of America, National Association	Charlotte	55.0	0.019	0.119	24,900,000	346,964	>50B	65.0	8,262,880	297,800	0.000
Anson Bank & Trust Co.	Wadesboro	55.0	0.183	1.000	10,821	147	<100M	67.5	1,851	85	0.003
KS Bank, Inc.	Smithfield	55.0	0.149	0.624	46,844	400	100M-500M	65.0	4,808	214	0.001
High Point Bank and Trust Company	High Point	52.5	0.133	0.328	105,744	812	500M-1B	57.5	8,846	392	0.000
BlueHarbor Bank	Mooresville	52.5	0.224	0.566	30,671	145	100M-500M	40.0	2,015	54	0.000
Taylorsville Savings Bank, SSB	Taylorsville	52.5	0.165	0.917	14,843	224	<100M	75.0	3,283	147	0.000
The First National Bank of Shelby	Shelby	52.5	0.108	0.381	94,235	842	500M-1B	67.5	11,159	461	0.000
New Century Bank	Dunn	52.5	0.155	0.427	87,567	504	500M-1B	45.0	5,313	185	0.000
CapStone Bank	Raleigh	52.5	0.192	0.512	45,505	201	100M-500M	27.5	1,950	57	0.000
Farmers & Merchants Bank	Granite Quarry	52.5	0.135	0.457	74,673	602	500M-1B	62.5	7,640	319	0.000
Aquesta Bank	Cornelius	50.0	0.202	0.493	39,296	187	100M-500M	40.0	2,525	71	0.000
KeySource Commercial Bank	Durham	50.0	0.232	0.427	42,346	172	100M-500M	27.5	1,840	47	0.000
Bank of Commerce	Charlotte	50.0	0.247	0.531	34,810	181	100M-500M	37.5	2,095	71	0.000
First Carolina State Bank	Rocky Mount	50.0	0.172	0.756	13,074	141	<100M	57.5	1,596	83	0.000
Patriot State Bank	Fuquay Varina	50.0	0.191	0.533	26,487	283	100M-500M	57.5	2,924	138	0.000
First Trust Bank	Charlotte	47.5	0.154	0.420	63,784	305	100M-500M	27.5	2,701	85	0.000
Security Savings Bank, SSB	Southport	47.5	0.123	0.833	34,919	252	100M-500M	57.5	3,493	141	0.000
Mechanics & Farmers Bank	Durham	47.5	0.172	0.375	49,315	267	100M-500M	37.5	3,218	107	0.000
Randolph Bank & Trust Company	Asheboro	45.0	0.143	0.518	42,359	280	100M-500M	55.0	3,974	146	0.000
New Republic Savings Bank	Roanoke Rapids	45.0	0.149	0.904	8,128	80	<100M	52.5	1,132	42	0.000
Paragon Commercial Bank	Raleigh	45.0	0.098	0.254	93,063	447	500M-1B	47.5	7,581	233	0.000
Premier Commercial Bank	Greensboro	45.0	0.206	0.525	29,872	124	100M-500M	27.5	1,530	36	0.000
Asheville Savings Bank, S.S.B.	Asheville	45.0	0.076	0.399	59,369	676	500M-1B	50.0	4,754	505	0.000
Carolina Premier Bank	Charlotte	42.5	0.175	0.434	34,351	139	100M-500M	25.0	1,548	45	0.000
Jackson Savings Bank, SSB	Sylva	42.5	0.131	1.000	4,694	33	<100M	50.0	606	11	0.000
Morganton Savings Bank, S.S.B.	Morganton	42.5	0.173	0.653	14,746	95	<100M	40.0	1,251	40	0.000
First Federal Bank	Dunn	42.5	0.126	0.829	21,419	126	100M-500M	45.0	1,972	63	0.000
TrustAtlantic Bank	Raleigh	40.0	0.137	0.359	50,727	305	100M-500M	35.0	3,251	126	0.000
First Federal Savings Bank of Lincoln	Lincolnton	40.0	0.056	0.940	17,661	115	100M-500M	37.5	1,477	56	0.000
Home Savings Bank of Albemarle, SSB	Albemarle	37.5	0.086	0.596	24,561	222	100M-500M	52.5	3,005	129	0.000

Table 3A Expanded. Small Business Lending Institutions in North Carolina Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Institution Asset Size	Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
NewDominion Bank	Charlotte	37.5	0.139	0.367	48,965	280	100M-500M	35.0	2,857	138	0.000
Roxboro Savings Bank, SSB	Roxboro	35.0	0.081	0.739	16,115	122	100M-500M	45.0	1,781	63	0.000
Hertford Savings Bank, SSB	Hertford	35.0	0.029	0.998	439	6	<100M	40.0	155	4	0.000
Belmont Federal Savings and Loan Ass	Belmont	32.5	0.026	1.000	2,837	14	100M-500M	20.0	136	3	0.000
Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	32.5	0.018	0.999	1,085	9	<100M	35.0	246	5	0.015
First Savings and Loan Association	Mebane	32.5	0.024	0.999	1,466	12	<100M	37.5	258	6	0.000
Square 1 Bank	Durham	32.5	0.028	0.078	50,349	308	1B-10B	32.5	2,965	161	0.000
Black Mountain Savings Bank, SSB	Black Mountain	32.5	0.038	0.997	1,367	7	<100M	25.0	93	1	0.000
Piedmont Federal Savings Bank	Winston Salem	32.5	0.002	0.999	1,443	5	500M-1B	15.0	40	2	0.000
Roanoke Valley Savings Bank, SSB	Roanoke Rapids	30.0	0.005	0.995	217	5	<100M	35.0	217	5	0.000
Tarboro Savings Bank, SSB	Tarboro	30.0	0.008	0.997	352	1	<100M	10.0	-	-	0.000
Mount Gilead Savings and Loan Assoc	Mount Gilead	30.0	0.005	0.983	59	2	<100M	35.0	59	2	0.000
OldTown Bank	Waynesville	25.0	0.119	0.468	10,339	48	<100M	17.5	396	17	0.000
Wake Forest Federal Savings and Loar	Wake Forest	20.0	0.055	0.421	6,199	19	100M-500M	10.0	69	2	0.000
Cedar Hill National Bank	Charlotte	10.0	-	-	-	-	<100M	10.0	-	-	0.015

¹ TA = 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.

Table 3B. Expanded. Micro Business Lending Institutions in North Carolina Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA ¹
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
First Bank	Troy	97.5	0.031	0.124	104,633	3,885	1B-10B	85.0	607,256	6,026	0.002
Yadkin Valley Bank and Trust Company	Elkin	95.0	0.032	0.090	62,809	2,590	1B-10B	85.0	419,156	4,335	0.000
Surrey Bank & Trust	Mount Airy	95.0	0.077	0.135	16,887	675	100M-500M	80.0	74,990	976	0.000
Southern Community Bank and Trust	Winston Salem	90.0	0.025	0.078	36,321	867	1B-10B	77.5	274,351	1,537	0.000
Union Bank & Trust Company	Oxford	90.0	0.049	0.172	9,842	383	100M-500M	75.0	49,824	551	0.000
Four Oaks Bank & Trust Company	Four Oaks	87.5	0.020	0.093	18,097	627	500M-1B	65.0	116,616	997	0.002
Carolina Trust Bank	Lincolnton	85.0	0.035	0.089	9,888	363	100M-500M	77.5	73,307	621	0.000
Lumbee Guaranty Bank	Pembroke	85.0	0.028	0.119	9,084	338	100M-500M	65.0	50,310	503	0.000
Southern Bank and Trust Company	Mount Olive	82.5	0.017	0.059	34,002	1,313	1B-10B	67.5	284,292	2,368	0.000
First-Citizens Bank & Trust Company	Raleigh	82.5	0.018	0.047	378,394	105,081	10B-50B	75.0	3,914,507	117,702	0.011
NewBridge Bank	Greensboro	80.0	0.015	0.051	27,076	1,230	1B-10B	70.0	262,814	2,393	0.004
Bank of Stanly	Albemarle	80.0	0.023	0.097	7,625	281	100M-500M	62.5	51,461	468	0.006
The Fidelity Bank	Fuquay Varina	80.0	0.017	0.052	25,228	843	1B-10B	90.0	331,708	2,055	0.004
Cornerstone Bank	Wilson	80.0	0.032	0.141	4,607	164	100M-500M	57.5	25,561	257	0.000
The East Carolina Bank	Engelhard	80.0	0.016	0.061	15,534	817	500M-1B	70.0	136,908	1,343	0.000
The Heritage Bank	Lucama	75.0	0.021	0.093	5,563	198	100M-500M	57.5	39,979	378	0.000
Peoples Bank	Newton	75.0	0.014	0.052	13,974	854	1B-10B	67.5	148,212	1,489	0.000
Taylorsville Savings Bank, SSB	Taylorsville	75.0	0.036	0.203	3,283	147	<100M	52.5	14,843	224	0.000
Bank of Granite	Granite Falls	72.5	0.016	0.051	11,753	440	500M-1B	70.0	119,945	1,002	0.000
VantageSouth Bank	Burlington	72.5	0.023	0.064	5,607	187	100M-500M	70.0	57,209	403	0.000
Select Bank & Trust Company	Greenville	70.0	0.023	0.070	5,471	193	100M-500M	65.0	50,677	357	0.000
Bank of Oak Ridge	Oak Ridge	70.0	0.022	0.061	7,710	323	100M-500M	77.5	87,339	586	0.000
Anson Bank & Trust Co.	Wadesboro	67.5	0.031	0.171	1,851	85	<100M	55.0	10,821	147	0.003
LifeStore Bank	West Jefferson	67.5	0.017	0.086	4,730	161	100M-500M	75.0	54,721	319	0.000
Nantahala Bank & Trust Company	Franklin	67.5	0.024	0.088	4,035	109	100M-500M	62.5	38,497	236	0.000
The First National Bank of Shelby	Shelby	67.5	0.013	0.045	11,159	461	500M-1B	52.5	94,235	842	0.000
Coastal Bank & Trust	Jacksonville	67.5	0.044	0.093	2,851	73	<100M	60.0	25,192	145	0.000
Park Sterling Bank	Charlotte	67.5	0.012	0.036	13,072	580	1B-10B	60.0	143,385	1,091	0.000
Branch Banking and Trust Company	Winston Salem	67.5	0.009	0.040	1,487,849	262,539	>50B	57.5	8,921,561	295,096	0.001
The Little Bank, Incorporated	Kinston	65.0	0.018	0.059	5,470	236	100M-500M	57.5	52,585	446	0.000
Sound Banking Company	Morehead City	65.0	0.022	0.096	2,666	123	100M-500M	55.0	22,346	204	0.000
Mountain 1st Bank & Trust Company	Hendersonville	65.0	0.012	0.045	8,632	368	500M-1B	65.0	106,460	766	0.000
Bank of America, National Association	Charlotte	65.0	0.006	0.040	8,262,880	297,800	>50B	55.0	24,900,000	346,964	0.000
KS Bank, Inc.	Smithfield	65.0	0.015	0.064	4,808	214	100M-500M	55.0	46,844	400	0.001
Great State Bank	Wilkesboro	62.5	0.029	0.081	2,196	88	<100M	57.5	20,093	158	0.000
Parkway Bank	Lenoir	62.5	0.025	0.071	2,746	136	100M-500M	67.5	32,966	253	0.000
Bank of North Carolina	Thomasville	62.5	0.010	0.023	23,695	943	1B-10B	70.0	380,372	2,232	0.001
Bank of the Carolinas	Mocksville	62.5	0.014	0.049	6,818	262	100M-500M	60.0	73,626	527	0.000

Table 3B. Expanded. Micro Business Lending Institutions in North Carolina Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution	Total Rank	Amount	Number	CC
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Farmers & Merchants Bank	Granite Quarry	62.5	0.014	0.047	7,640	319	500M-1B	52.5	74,673	602	0.000
HomeTrust Bank	Clyde	62.5	0.007	0.053	12,267	371	1B-10B	62.5	145,991	786	0.000
North State Bank	Raleigh	60.0	0.012	0.035	8,245	262	500M-1B	60.0	111,142	616	0.000
Providence Bank	Rocky Mount	60.0	0.021	0.054	3,843	145	100M-500M	55.0	38,922	267	0.000
Crescent State Bank	Cary	60.0	0.012	0.032	10,198	438	500M-1B	55.0	112,115	876	0.000
Communityone Bank, National Association	Asheboro	60.0	0.008	0.043	12,170	433	1B-10B	62.5	150,697	1,156	0.000
Security Savings Bank, SSB	Southport	57.5	0.012	0.083	3,493	141	100M-500M	47.5	34,919	252	0.000
Patriot State Bank	Fuquay Varina	57.5	0.021	0.059	2,924	138	100M-500M	50.0	26,487	283	0.000
High Point Bank and Trust Company	High Point	57.5	0.011	0.027	8,846	392	500M-1B	52.5	105,744	812	0.000
Macon Bank, Inc.	Franklin	57.5	0.008	0.038	6,551	463	500M-1B	60.0	102,167	871	0.000
First Carolina State Bank	Rocky Mount	57.5	0.021	0.092	1,596	83	<100M	50.0	13,074	141	0.000
Carolina Bank	Greensboro	57.5	0.012	0.033	7,930	326	500M-1B	62.5	109,320	735	0.000
Cabarrus Bank & Trust Company	Concord	57.5	0.022	0.077	2,806	102	100M-500M	62.5	28,257	219	0.006
First South Bank	Washington	55.0	0.010	0.038	7,581	284	500M-1B	72.5	119,607	705	0.000
Randolph Bank & Trust Company	Asheboro	55.0	0.013	0.049	3,974	146	100M-500M	45.0	42,359	280	0.000
Home Savings Bank of Albemarle, SSB	Albemarle	52.5	0.011	0.073	3,005	129	100M-500M	37.5	24,561	222	0.000
New Republic Savings Bank	Roanoke Rapids	52.5	0.021	0.126	1,132	42	<100M	45.0	8,128	80	0.000
Alliance Bank & Trust Company	Gastonia	52.5	0.014	0.038	2,985	206	100M-500M	60.0	45,893	410	0.000
Jackson Savings Bank, SSB	Sylva	50.0	0.017	0.129	606	11	<100M	42.5	4,694	33	0.000
Asheville Savings Bank, S.S.B.	Asheville	50.0	0.006	0.032	4,754	505	500M-1B	45.0	59,369	676	0.000
Paragon Commercial Bank	Raleigh	47.5	0.008	0.021	7,581	233	500M-1B	45.0	93,063	447	0.000
Harrington Bank, FSB	Chapel Hill	47.5	0.013	0.044	3,798	139	100M-500M	82.5	86,048	317	0.000
New Century Bank	Dunn	45.0	0.009	0.026	5,313	185	500M-1B	52.5	87,567	504	0.000
First Federal Bank	Dunn	45.0	0.012	0.076	1,972	63	100M-500M	42.5	21,419	126	0.000
Roxboro Savings Bank, SSB	Roxboro	45.0	0.009	0.082	1,781	63	100M-500M	35.0	16,115	122	0.000
Citizens South Bank	Gastonia	45.0	0.007	0.025	7,609	310	1B-10B	60.0	144,060	818	0.000
Forest Commercial Bank	Asheville	42.5	0.017	0.032	2,294	64	100M-500M	77.5	72,751	185	0.000
Morganton Savings Bank, S.S.B.	Morganton	40.0	0.015	0.055	1,251	40	<100M	42.5	14,746	95	0.000
Hertford Savings Bank, SSB	Hertford	40.0	0.010	0.352	155	4	<100M	35.0	439	6	0.000
BlueHarbor Bank	Mooresville	40.0	0.015	0.037	2,015	54	100M-500M	52.5	30,671	145	0.000
Aquesta Bank	Cornelius	40.0	0.013	0.032	2,525	71	100M-500M	50.0	39,296	187	0.000
First Federal Savings Bank of Lincolnton	Lincolnton	37.5	0.005	0.079	1,477	56	100M-500M	40.0	17,661	115	0.000
Mechanics & Farmers Bank	Durham	37.5	0.011	0.024	3,218	107	100M-500M	47.5	49,315	267	0.000
Bank of Commerce	Charlotte	37.5	0.015	0.032	2,095	71	100M-500M	50.0	34,810	181	0.000
First Savings and Loan Association	Mebane	37.5	0.004	0.176	258	6	<100M	32.5	1,466	12	0.000
Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	35.0	0.004	0.227	246	5	<100M	32.5	1,085	9	0.015
Mount Gilead Savings and Loan Association	Mount Gilead	35.0	0.005	0.983	59	2	<100M	30.0	59	2	0.000
NewDominion Bank	Charlotte	35.0	0.008	0.021	2,857	138	100M-500M	37.5	48,965	280	0.000
Roanoke Valley Savings Bank, SSB	Roanoke Rapids	35.0	0.005	0.995	217	5	<100M	30.0	217	5	0.000

Table 3B. Expanded. Micro Business Lending Institutions in North Carolina Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
		Rank									
TrustAtlantic Bank	Raleigh	35.0	0.009	0.023	3,251	126	100M-500M	40.0	50,727	305	0.000
Square 1 Bank	Durham	32.5	0.002	0.005	2,965	161	1B-10B	32.5	50,349	308	0.000
First Trust Bank	Charlotte	27.5	0.007	0.018	2,701	85	100M-500M	47.5	63,784	305	0.000
Premier Commercial Bank	Greensboro	27.5	0.011	0.027	1,530	36	100M-500M	45.0	29,872	124	0.000
KeySource Commercial Bank	Durham	27.5	0.010	0.019	1,840	47	100M-500M	50.0	42,346	172	0.000
CapStone Bank	Raleigh	27.5	0.008	0.022	1,950	57	100M-500M	52.5	45,505	201	0.000
Carolina Premier Bank	Charlotte	25.0	0.008	0.020	1,548	45	100M-500M	42.5	34,351	139	0.000
Black Mountain Savings Bank, SSB	Black Mountain	25.0	0.003	0.068	93	1	<100M	32.5	1,367	7	0.000
Belmont Federal Savings and Loan Associatic	Belmont	20.0	0.001	0.048	136	3	100M-500M	32.5	2,837	14	0.000
Pisgah Community Bank	Asheville	17.5	0.009	0.019	239	9	<100M	55.0	10,560	38	0.000
OldTown Bank	Waynesville	17.5	0.005	0.018	396	17	<100M	25.0	10,339	48	0.000
Live Oak Banking Company	Wilmington	15.0	0.004	0.007	1,229	37	100M-500M	62.5	70,944	645	0.000
Piedmont Federal Savings Bank	Winston Salem	15.0	0.000	0.028	40	2	500M-1B	32.5	1,443	5	0.000
Cedar Hill National Bank	Charlotte	10.0	0.000	0.000	-	-	<100M	10.0	-	-	0.015
Tarboro Savings Bank, SSB	Tarboro	10.0	0.000	0.000	-	-	<100M	30.0	352	1	0.000
Wake Forest Federal Savings and Loan Assoc	Wake Forest	10.0	0.001	0.005	69	2	100M-500M	20.0	6,199	19	0.000

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.