

Rank	Company Name	City	Total Assets	Net Interest Rank	Non-Int Income Rank	Non-Int Expense Rank	Efficiency Rank	NPA's Rank	Asset Quality Rank	ROA Rank	ROE Rank	Average of Rankings
1	BlueHarbor Bank	Mooresville	430,129	11	18	4	3	6	6	4	6	7.3
2	Farmers & Merchants Bank	Granite Quarry	916,547	1	7	22	4	17	19	2	3	9.4
3	Providence Bank	Rocky Mount	982,913	16	33	1	2	9	7	3	8	9.9
4	The Fidelity Bank	Fuquay Varina	3,801,223	17	11	9	5	37	15	6	2	12.8
5	Alliance Bank & Trust Company	Gastonia	263,456	2	29	19	6	22	17	5	5	13.1
6	American Bank of the Carolinas	Monroe	160,727	3	28	34	18	1	1	7	13	13.1
7	Coastal Bank & Trust	Jacksonville	217,262	4	26	32	16	1	13	10	14	14.5
8	First-Citizens Bank & Trust Company	Raleigh	213,617,760	14	1	28	1	35	37	1	1	14.8
9	Lumbee Guaranty Bank	Pembroke	519,650	22	7	20	14	18	21	9	7	14.8
10	KS Bank, Inc.	Smithfield	612,953	14	15	18	13	33	8	13	10	15.5