

# FINANCIAL50



## RETURN ON EQUITY

COMPANY	2018
1 <b>LATINO COMMUNITY</b>	19.2%
2 <b>TELCO COMMUNITY</b>	16.1
3 NORTH STATE BANK	15.6
4 <b>CHARLOTTE METRO</b>	14.2
5 FARMERS & MERCHANTS	13.3



## RETURN ON ASSETS

COMPANY	2018
1 <b>LATINO COMMUNITY</b>	2.2%
2 SURREY BANK & TRUST	1.7
3 FIRST BANCORP	1.6
4 <b>TELCO COMMUNITY</b>	1.6
5 LIVE OAK BANCSHARES	1.5



## FASTEST GROWTH IN REVENUE

COMPANY	% CHANGE FROM 2017
1 FIRST CAROLINA BANK	47%
2 SELECT BANCORP	39
3 UNION BANK	35
4 PROVIDENCE BANK	34
5 FIRST BANCORP	26



## FASTEST GROWTH IN NET INCOME

COMPANY	% CHANGE FROM 2017
1 ENTEGRA FINANCIAL	465%
2 SELECT BANCORP	362
3 FIRST CAROLINA BANK	331
4 CAROLINA TRUST BANK	257
5 <b>LOCAL GOVERNMENT FEDERAL</b>	158



## TOP 10 BANKS

Ranked by deposit market share in North Carolina

COMPANY/HEADQUARTERS	N.C. OFFICES	N.C. DEPOSITS (BILLION)	MARKET SHARE
BANK OF AMERICA, CHARLOTTE	148	\$170.20	46.5%
WELLS FARGO BANK, SAN FRANCISCO	315	54.5	14.9
BB&T, WINSTON-SALEM	319	52.7	14.4
FIRST CITIZENS BANK & TRUST, RALEIGH	236	15.4	4.2
SUNTRUST BANK, ATLANTA	118	8.5	2.3
PNC BANK, PITTSBURGH	135	8.3	2.3
PACIFIC WESTERN BANK, LOS ANGELES <sup>1</sup>	1	6.1	1.7
FIRST NATIONAL BANK OF PENNSYLVANIA, PITTSBURGH <sup>2</sup>	95	4.5	1.2
FIRST TENNESSEE BANK, MEMPHIS <sup>3</sup>	83	4.5	1.2
FIRST BANCORP, SOUTHERN PINES	97	4.4	1.2
PINNACLE BANK, NASHVILLE <sup>4</sup>	41	4	1.1
FIFTH THIRD BANK, CINCINNATI	56	3.9	1.1

1) Parent of Square 1 Bank of Durham; 2) Acquired Raleigh-based Yadkin Financial Corp.; 3) Acquired Charlotte-based Capital Bank Financial Corp.; 4) Acquired High-Point-based BNC Bancorp

Data as of June 30, 2018; source: FDIC



## EFFICIENCY RATIO

COMPANY	2018
1 PROVIDENCE BANK	48.8%
2 FIRST BANCORP	56.3
3 SURREY BANK & TRUST	57.3
4 BANK OF AMERICA	57.7
5 BB&T	58.1

Efficiency ratio equals operating expenses divided by operating revenue.