

2024	2023	Company	Headquarters	2023 revenue (million)	% revenue change from 2022	2023 net income (million)	% income change from 2022	Return on assets	Return on equity	Total assets (million)
1	1	Bank of America	Charlotte	\$99,494	5.6%	\$26,515	-3.7%	0.8%	9.4%	\$3,180,151
2	2	Truist Financial	Charlotte	23,325	0.9	-1,091	NA	-0.19	-1.70	535,349
3	3	First Citizens BancShares (1)	Raleigh	18,813	254.2	11,466.1	944	6.08	65.50	213,767
4	4	State Employees' Credit Union	Raleigh	1,790	1.1	364.3	-41.8	0.71	9.00	54,576
5	5	Live Oak Bancshares	Wilmington	456	-19.4	73.9	-38.1	0.68	8.70	11,271
6	6	First Bancorp	Southern Pines	411	3.0	104.1	-21.9	0.87	8.10	12,116
7	9	Truiliant Federal Credit Union	Winston-Salem	257	19.1	30.8	-31.8	0.67	9.70	5,173
8	8	Coastal Federal Credit Union	Raleigh	212	23.2	34	183	0.71	7.60	4,994
9	7	HomeTrust Bancshares	Asheville	202	24.4	50	35.6	1.17	10.60	4,673
10	11	Local Government Federal Credit Union	Raleigh	185	-6.6	-16.3	NA	-0.40	-5.30	4,031
11	12	Fidelity BancShares	Fuquay-Varina	165	13.0	112.8	173.1	2.79	33.90	3,956
12	13	Southern BancShares	Mount Olive	144	-7.1	148.4	396.3	2.91	40.20	4,997
13	10	Allegacy Federal Credit Union	Winston-Salem	120	9.6	24.4	2.5	1.09	10.60	2,241
14	14	Vizo Financial Corporate CU	Greensboro	107	-23.0	60.9	-24.8	1.03	11.40	6,043
15	15	Peoples Bancorp of North Carolina	Newton	78	0.0	15.5	-3.4	0.94	14.10	1,636
16	23	Skyla Federal Credit Union	Charlotte	77	25.0	6.8	-19.5	0.48	5.20	1,519
17	20	First Carolina Bank	Rocky Mount	72	14.2	23.1	-8.4	0.97	7.40	2,725
18	17	Self-Help Credit Union	Durham	68	2.2	25.3	-11.4	1.43	14.30	1,759
19	16	North State Bank	Raleigh	57	11.7	13.4	-9.7	1.00	12.60	1,377
20	21	Marine Federal Credit Union	Jacksonville	57	13.4	5.9	-25.7	0.63	7.70	954
21	19	Latino Community Credit Union	Durham	57	10.9	20.8	-12.7	2.18	17.40	1,030
22	22	Farmers and Merchants Bank	Salisbury	56	31.3	24.5	68.1	2.59	24.10	917
23	25	Dogwood State Bank (DSBX)	Raleigh	55	13.9	10.6	0.4	0.83	6.80	1,432
24	18	Uwharrie Bank	Albemarle	43	10.9	9.8	3.1	0.94	15.00	1,071
25	27	Providence Bank	Rocky Mount	33	9.1	15.5	0	1.71	15.30	983
26	26	Bank of Oak Ridge	Oak Ridge	27	2.0	6.6	-11.1	1.11	10.20	617
27	28	Champion Credit Union	Canton	26	26.9	5.4	5.7	1.12	11.10	557
28	29	KS Bank	Smithfield	25	0.4	6.8	-3.1	1.15	14.30	613
29	30	Carolinas Telco Federal Credit Union	Charlotte	25	4.3	1.4	-53.3	0.24	3.60	559
30	33	Members Credit Union	Winston-Salem	24	13.5	6.8	10	1.50	12.60	435
31	31	Mechanics & Farmers Bank	Durham	24	21.2	5	13.8	1.17	9.00	430
32	34	Fort Liberty Federal Credit Union	Fort Liberty	23	8.1	7	11.1	1.20	11.40	580
33	38	Piedmont Federal Savings Bank	Winston-Salem	22	-13.8	0.4	-82.7	0.03	0.20	1,172
34	32	Summit Credit Union	Greensboro	20	11.1	2.7	3.8	0.81	6.60	338
35	37	Lumbree Guaranty Bank (LUMB)	Pembroke	20	16.8	6	21.6	1.21	15.50	520
36	35	Mountain Credit Union	Waynesville	19	9.5	4.4	-11.9	1.31	13.30	341
37	41	Piedmont Advantage Credit Union	Winston-Salem	18	-8.2	-0.7	NA	-0.17	-3.10	385
38	36	Telco Community Credit Union	Candler	18	11.0	5.2	-0.6	1.42	14.10	370
39	43	blueharbor bank (BLHK)	Mooreville	18	7.4	7.2	3.8	1.69	15.50	430
40	39	Lifestore Bank	West Jefferson	16	-0.6	4.1	-9.5	0.98	9.40	423
41	42	First Federal Savings Bank of Lincolnton	Lincolnton	14	0.0	4.3	-0.4	0.99	6.10	444
42	40	First Flight Federal Credit Union	Cary	13	17.3	0.5	-18.2	0.22	1.80	229
43	46	Alliance Bank & Trust	Gastonia	12	19.4	4	53.8	1.61	19.30	264
44	44	Triad Business Bank	Greensboro	11	-6.6	-4.3	NA	-0.86	-11.80	511
45	48	Roxboro Savings Bank SSB	Roxboro	10	10.1	2.7	24.7	0.91	5.90	319
46	50	Duke University Federal Credit Union	Durham	9	16.2	2	44.5	0.99	15.80	194
47	47	Nantahala Bank & Trust Co.	Franklin	9	2.5	0.8	-35.5	0.31	4.40	278
48	45	First Federal Bank	Dunn	8	-5.7	0.5	NA	0.19	3.50	256
49	49	American Bank of the Carolinas	Monroe	7	28.2	2.1	128.1	1.36	12.10	161
50	NA	Nova CU	Charlotte	7	-24.4	-0.2	-85	0.15	1.10	121

1) First Citizens' finances were affected by the federal-assisted acquisition of assets of Silicon Valley Bank. **Blue** = Credit union | Data compiled April 11, 2024. Includes banks, thrifts and credit unions that filed regulatory reports for the year ended Dec. 31, 2023. | **Total revenue** equals the sum of net interest income, noninterest income and gains on sales of securities. | **Net income** equals the sum of net interest income after provision, noninterest income, gain on securities, extraordinary items less noninterest expense and taxes. | Source: S&P Global Market Intelligence