

Report to Joint Legislative Economic Development & Global Engagement Oversight Committee

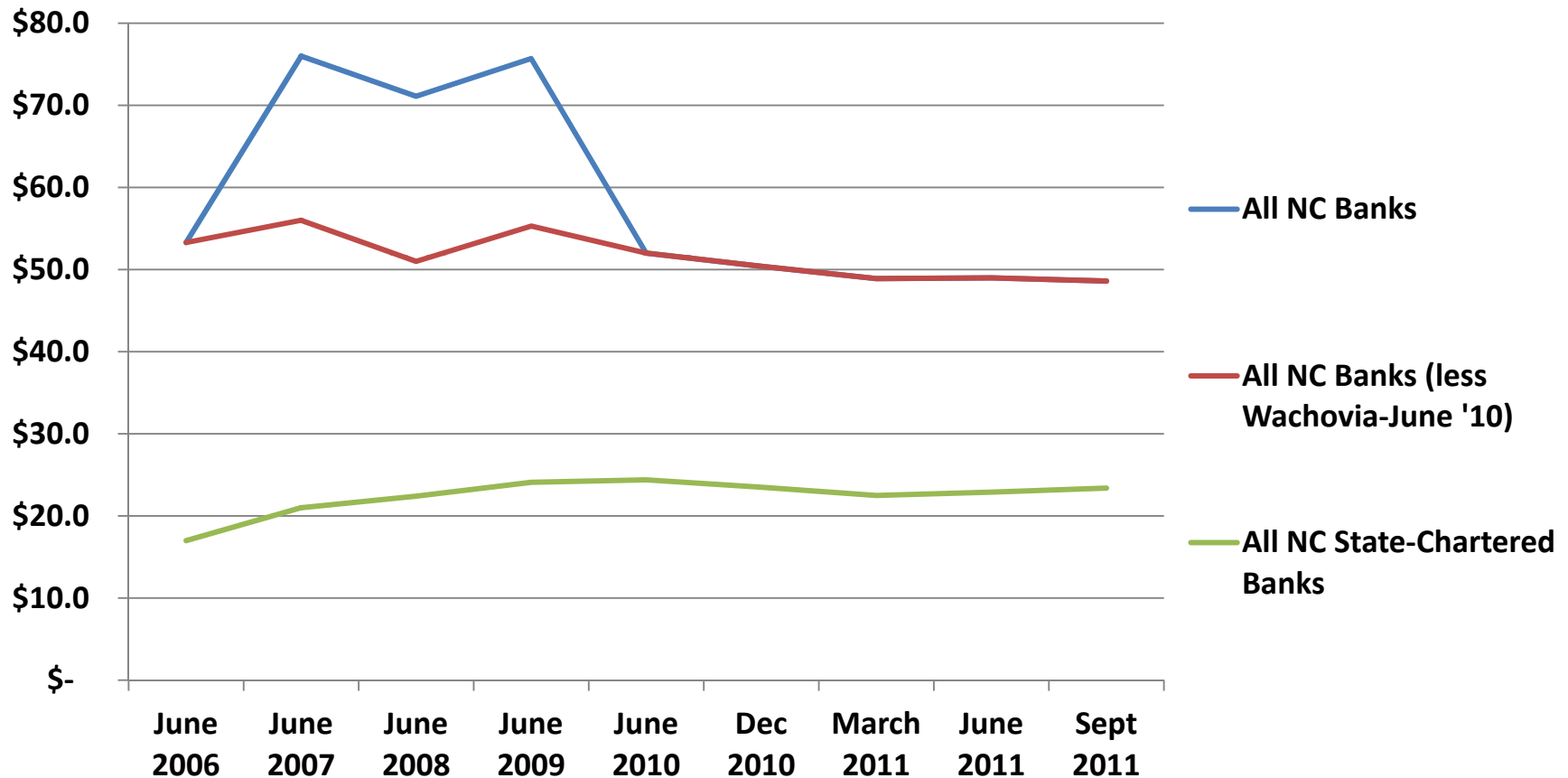
**North Carolina General Assembly
December 1, 2011**

**by
Ray Grace
Chief Deputy Commissioner of Banks**

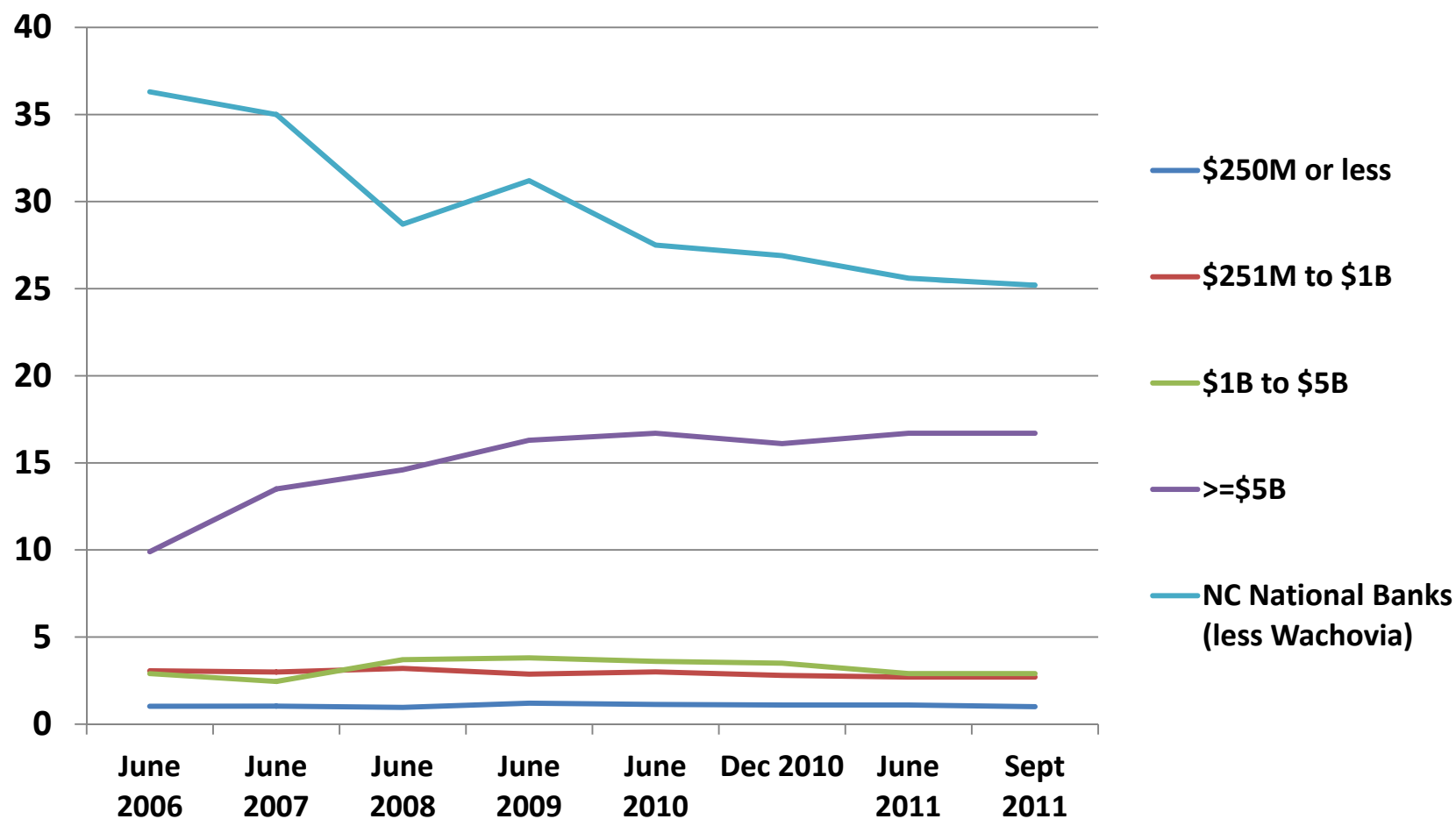
north carolina
COMMISSIONER OF BANKS



NC Banks' Small Business Loans (\$MMs)



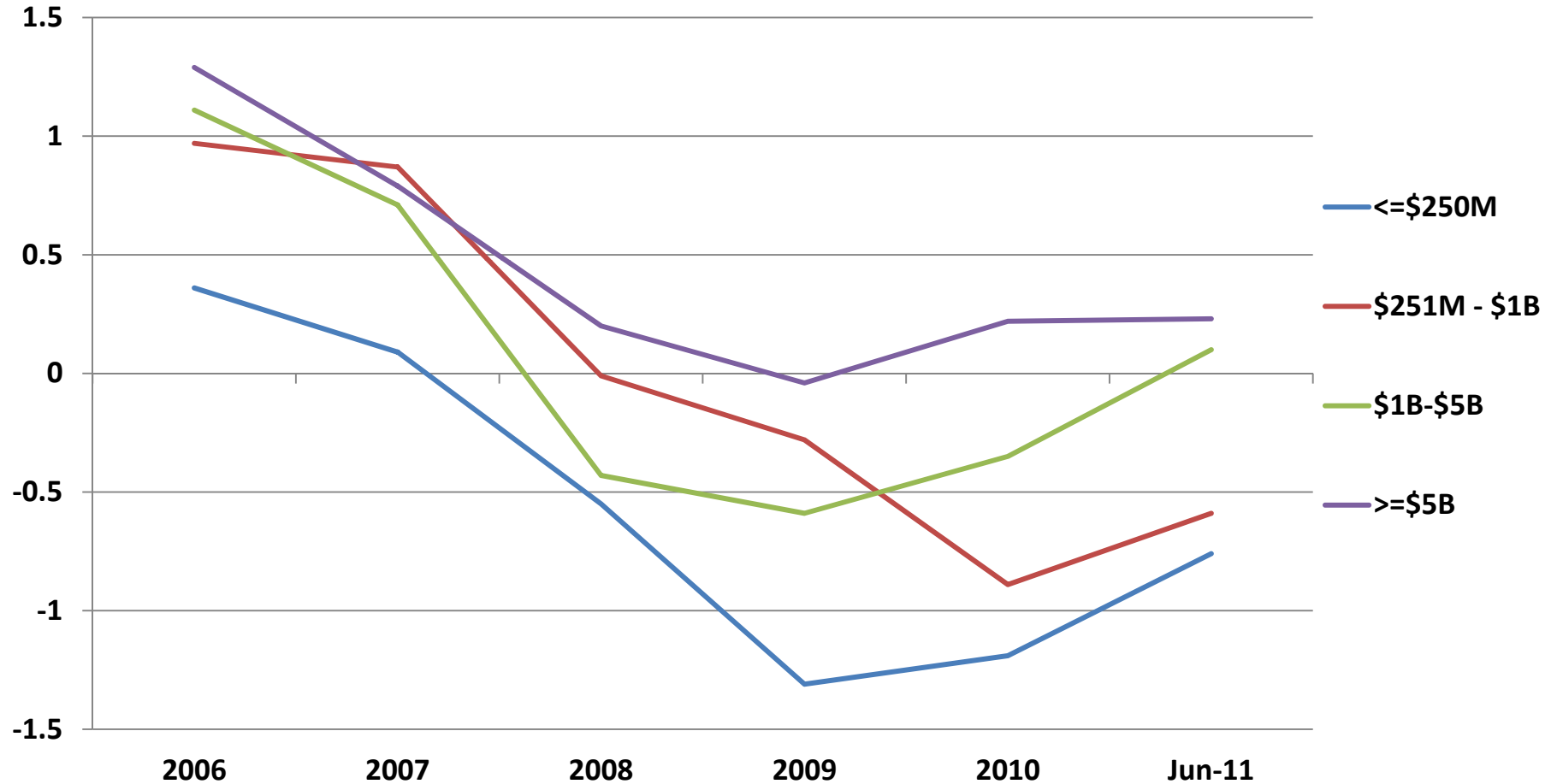
NC Small Business Loans by Bank Asset Size (\$MM)



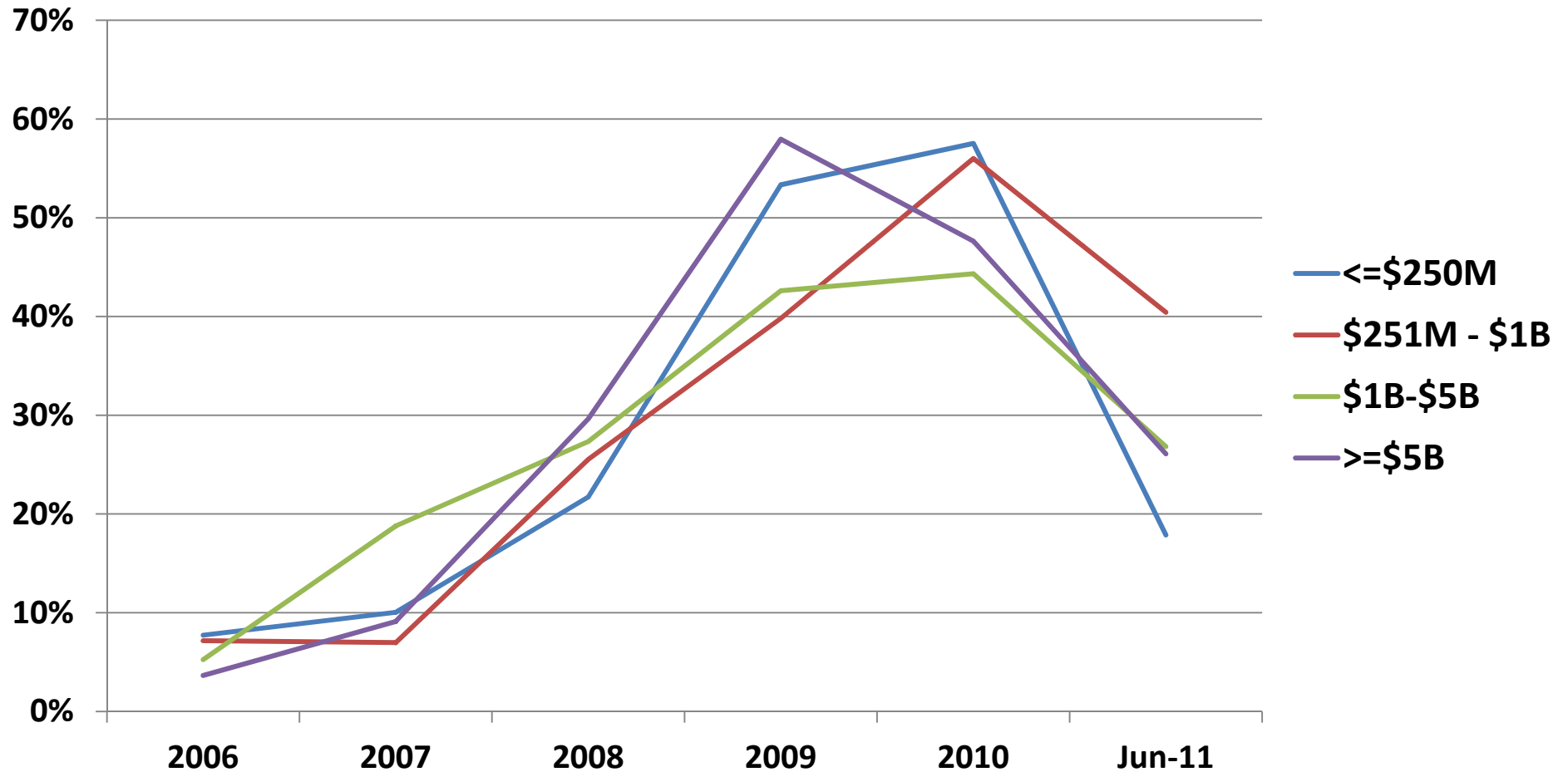
Aggregate ROAA for NC State-Chartered Banks



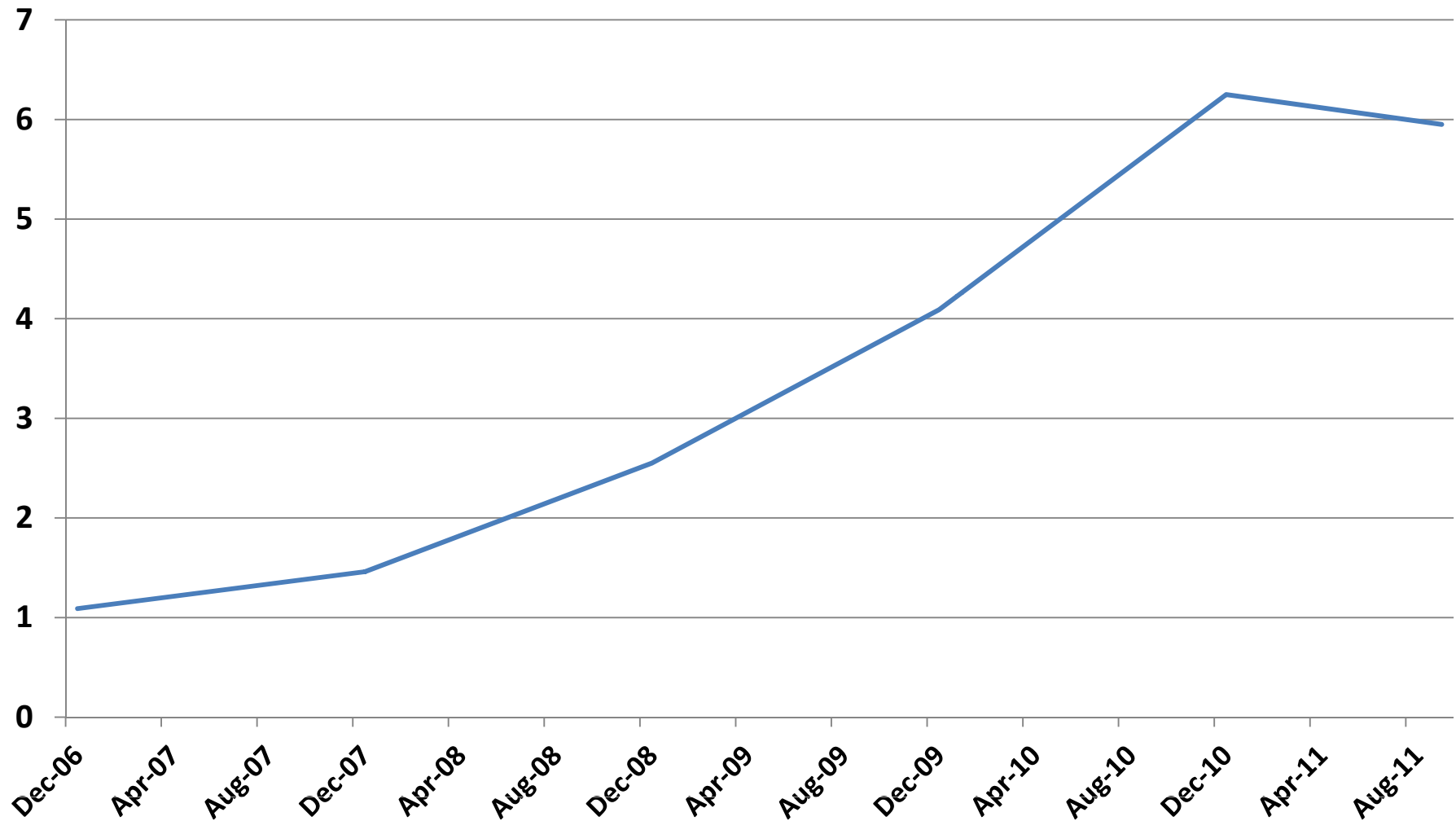
Aggregate ROAA for NC State-Chartered Banks by Size



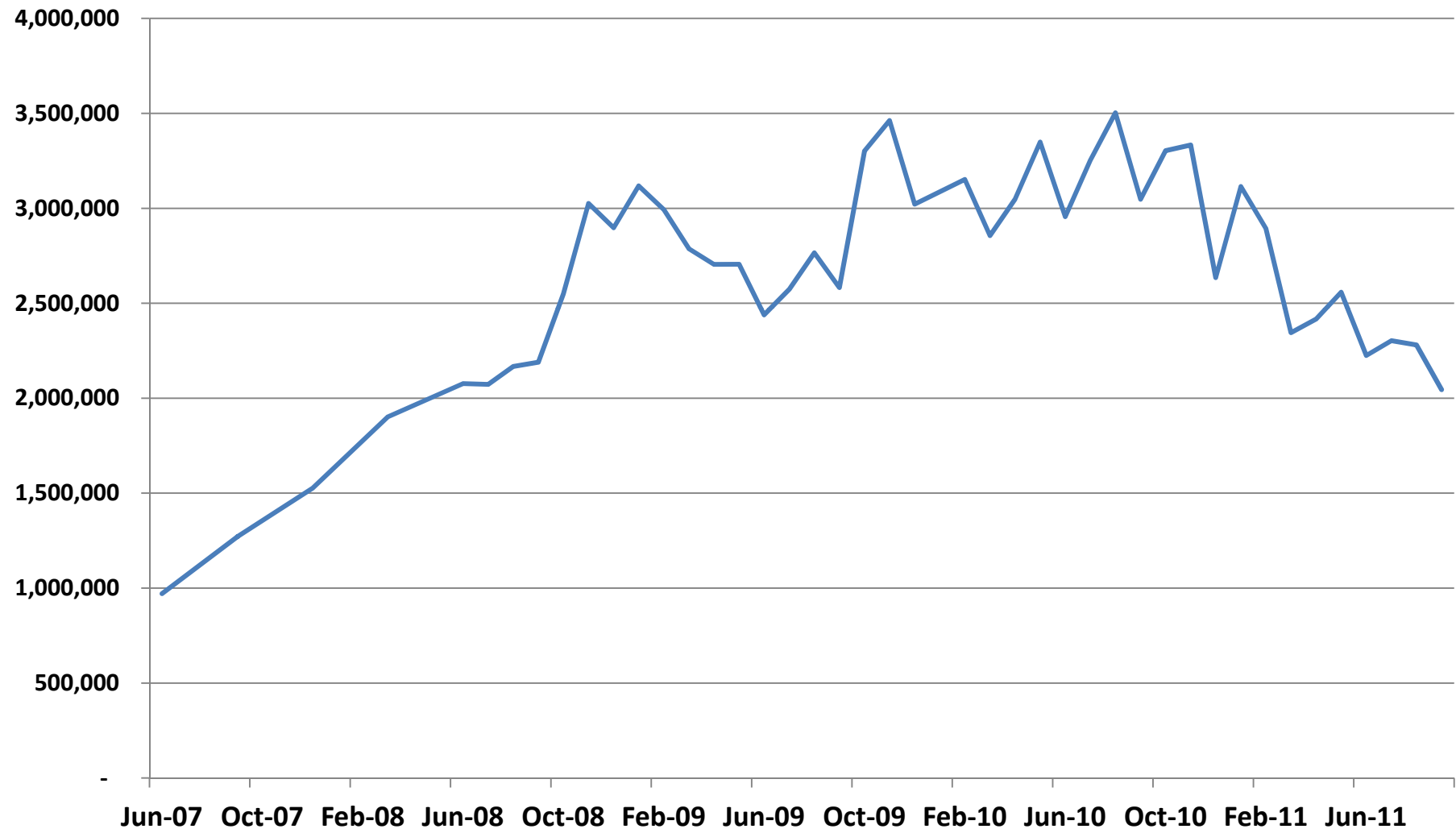
Provision Expense to Net Interest Income (%)



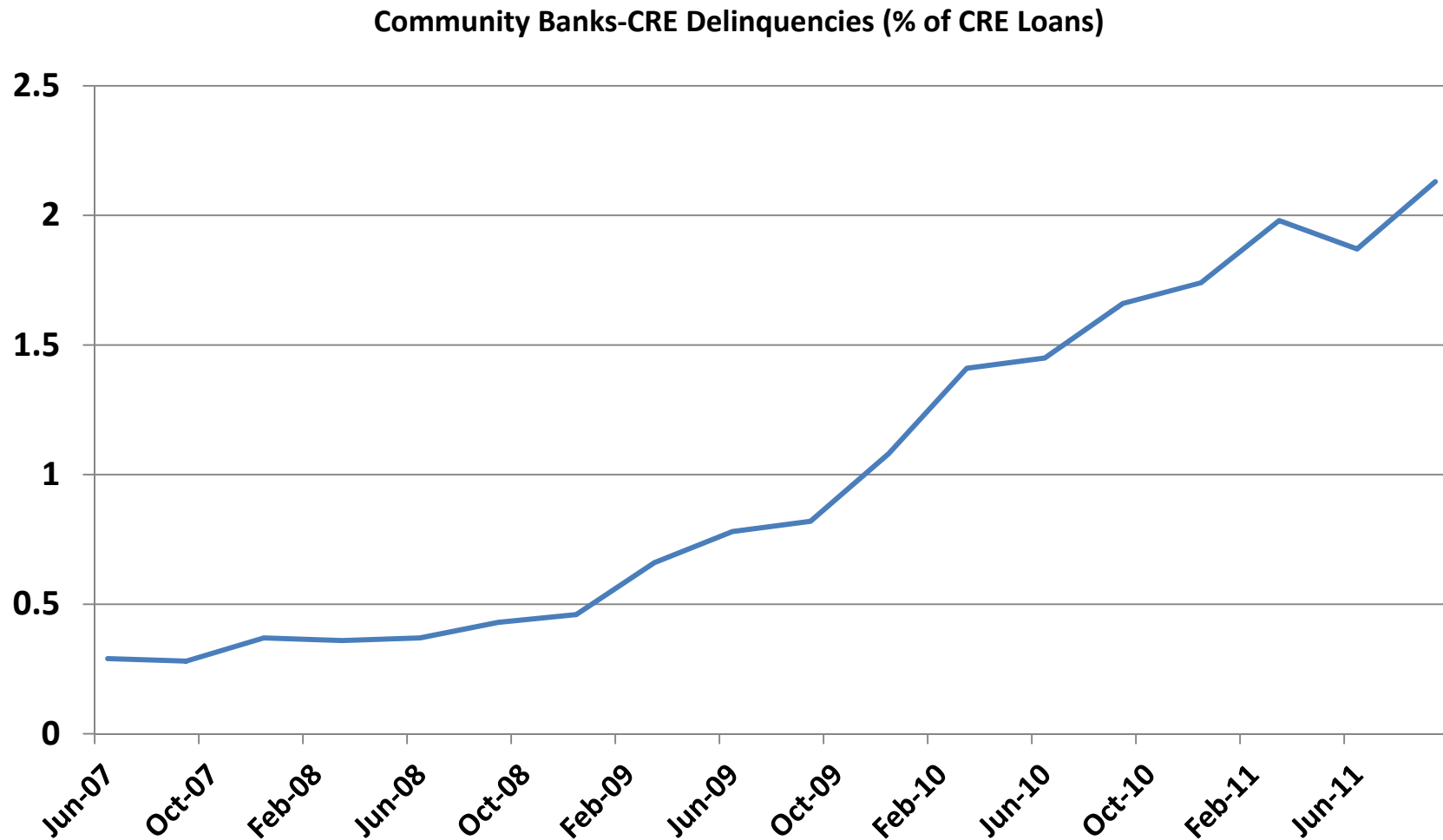
Delinquent Loans – NC Community Banks (% of Loans)



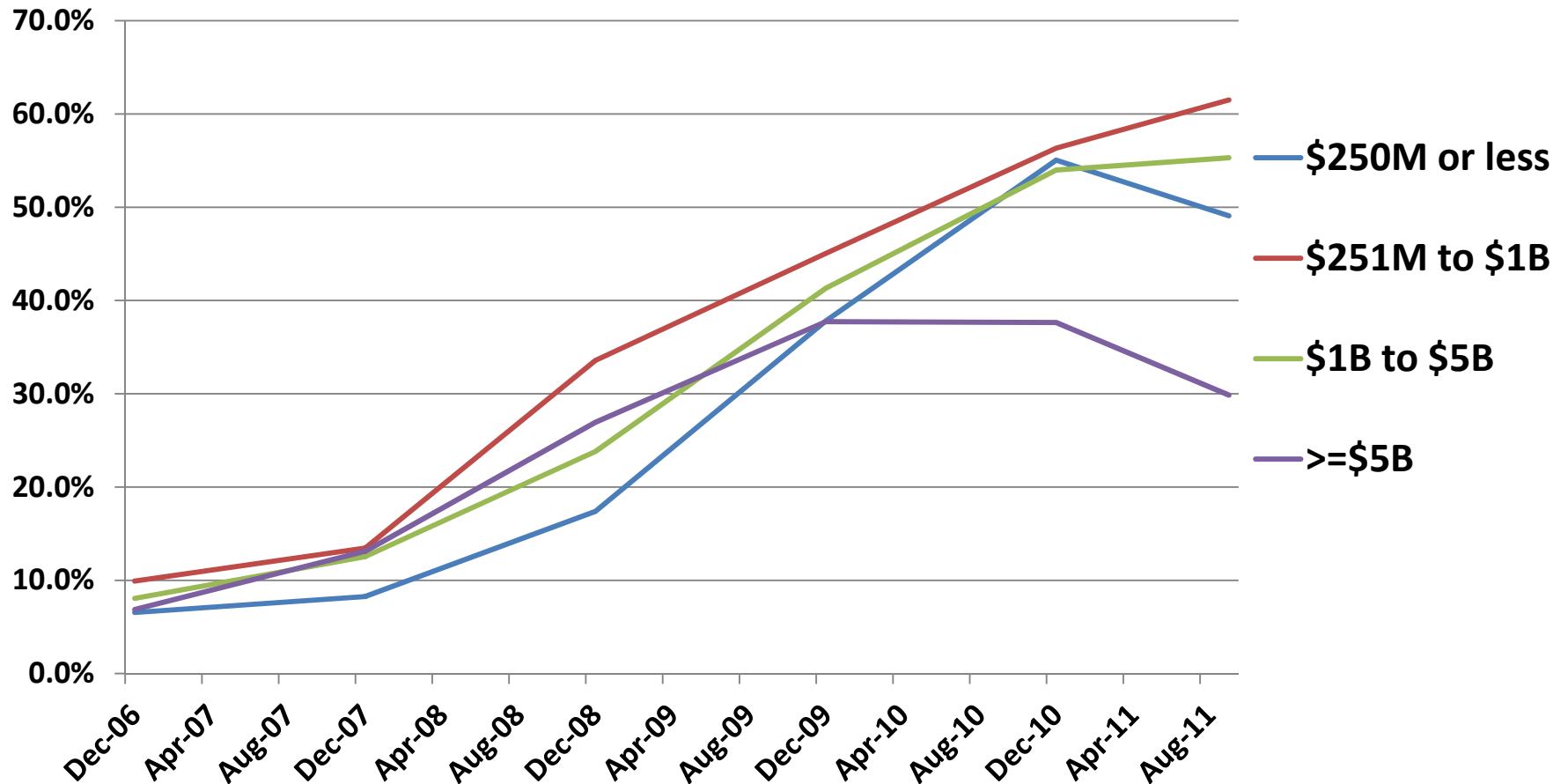
NC State Chartered Banks – Loans past due 30-89 days (\$000s)



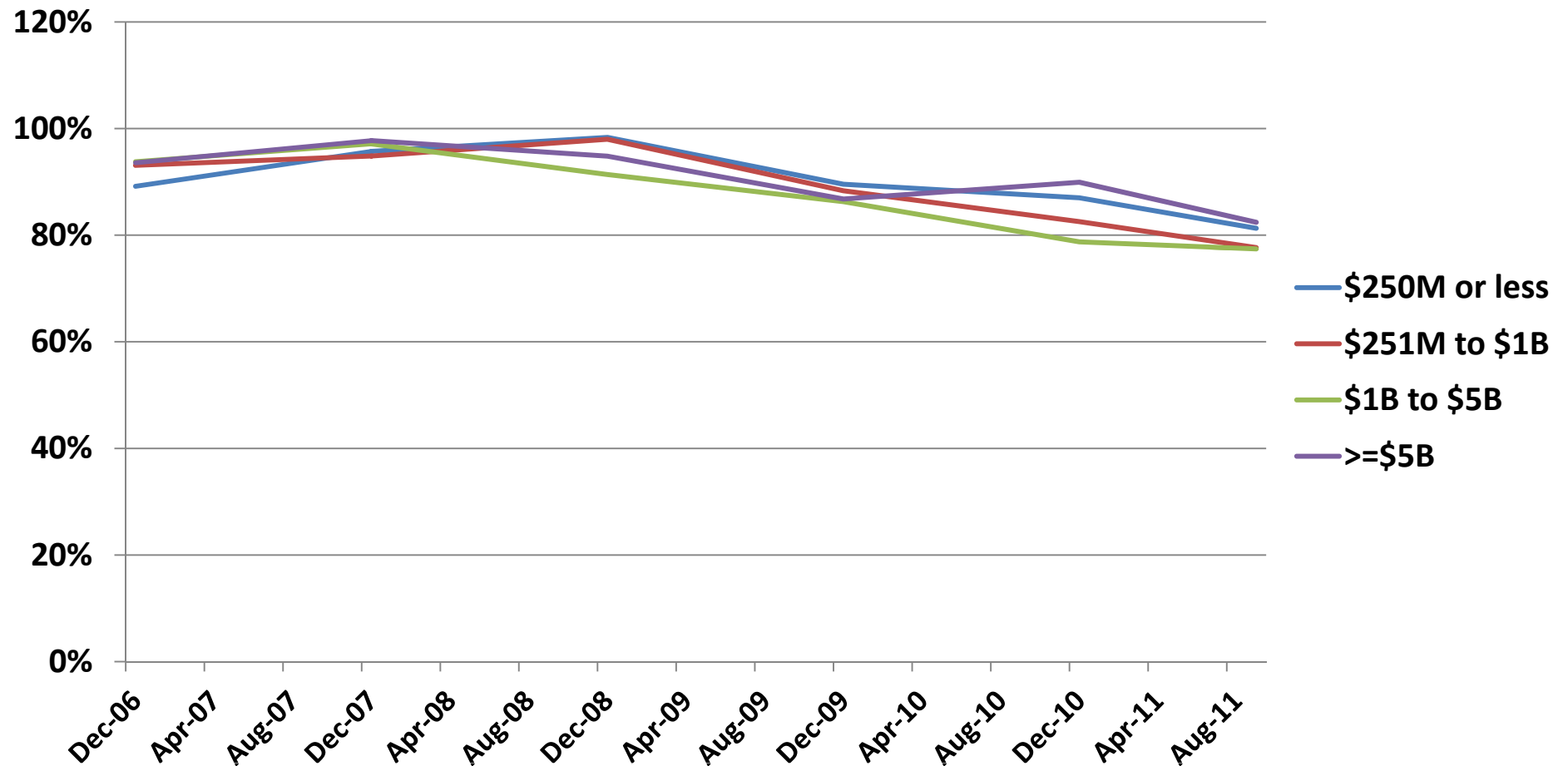
NC Community Banks – CRE Delinquencies (% of CRE Loans)



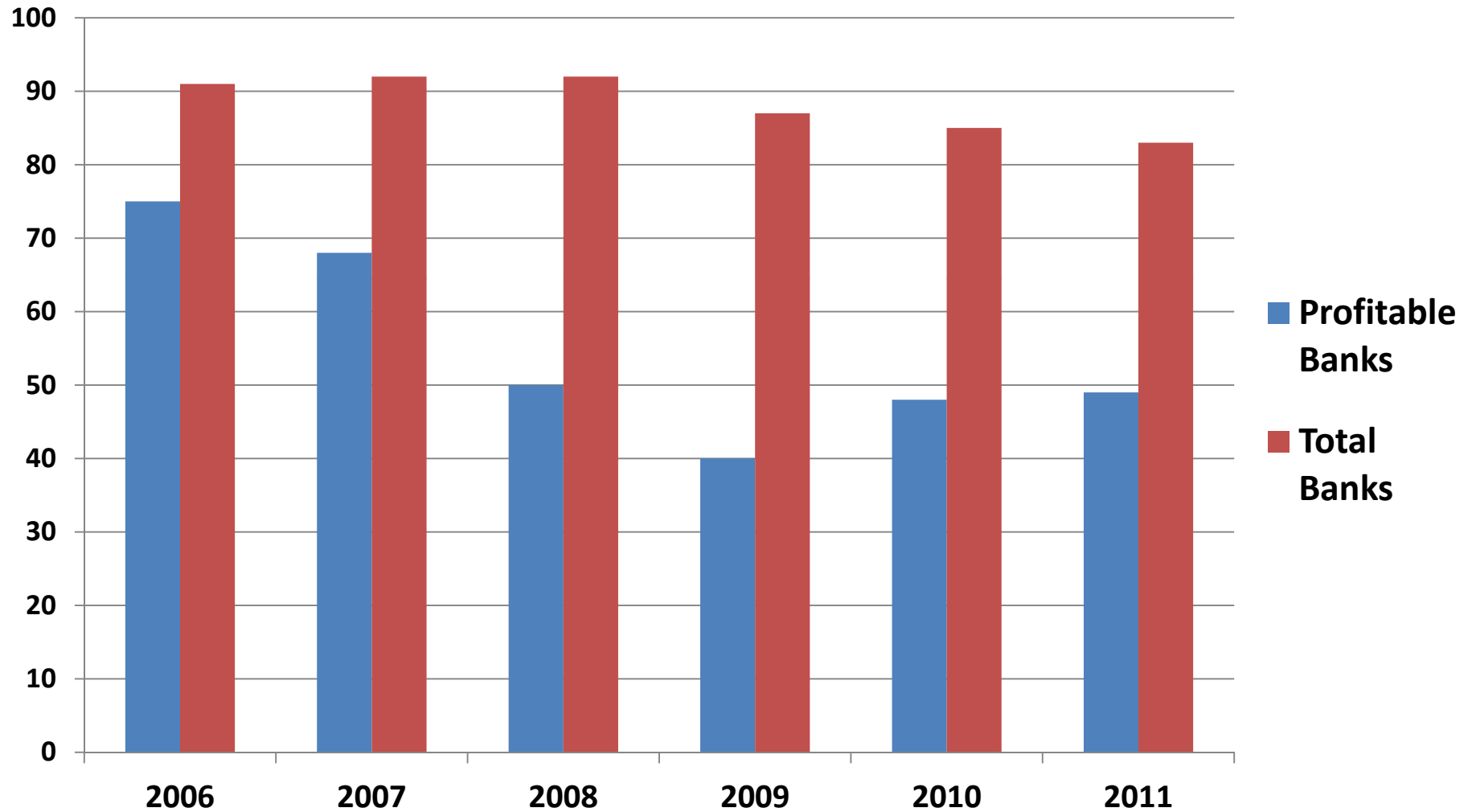
Non-performing Assets to Equity & ALLL (%)



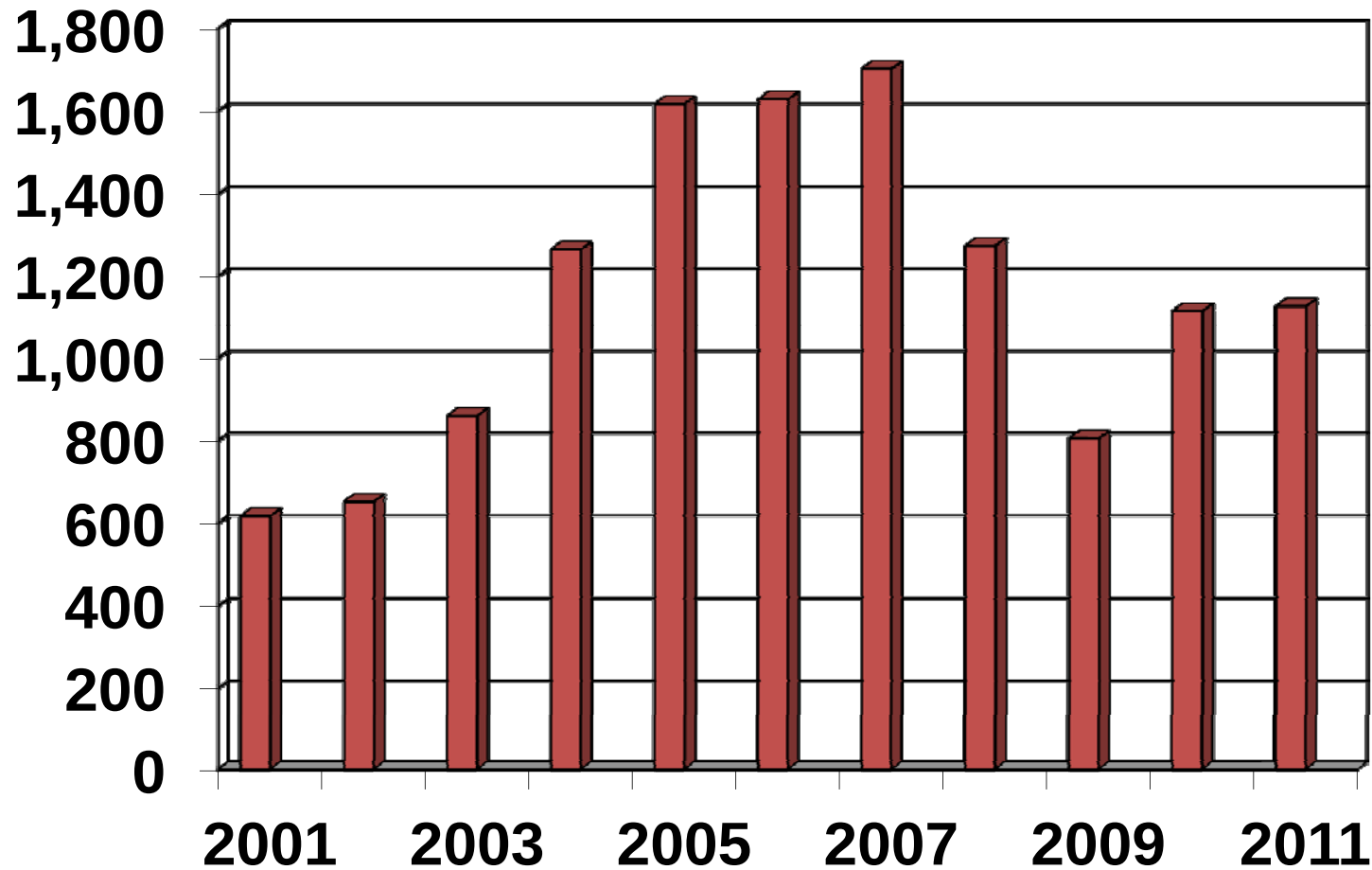
Loan to Deposit Ratio (%)



Profitable NC State-Chartered Banks



NC SBA 7(a) Loan Volume

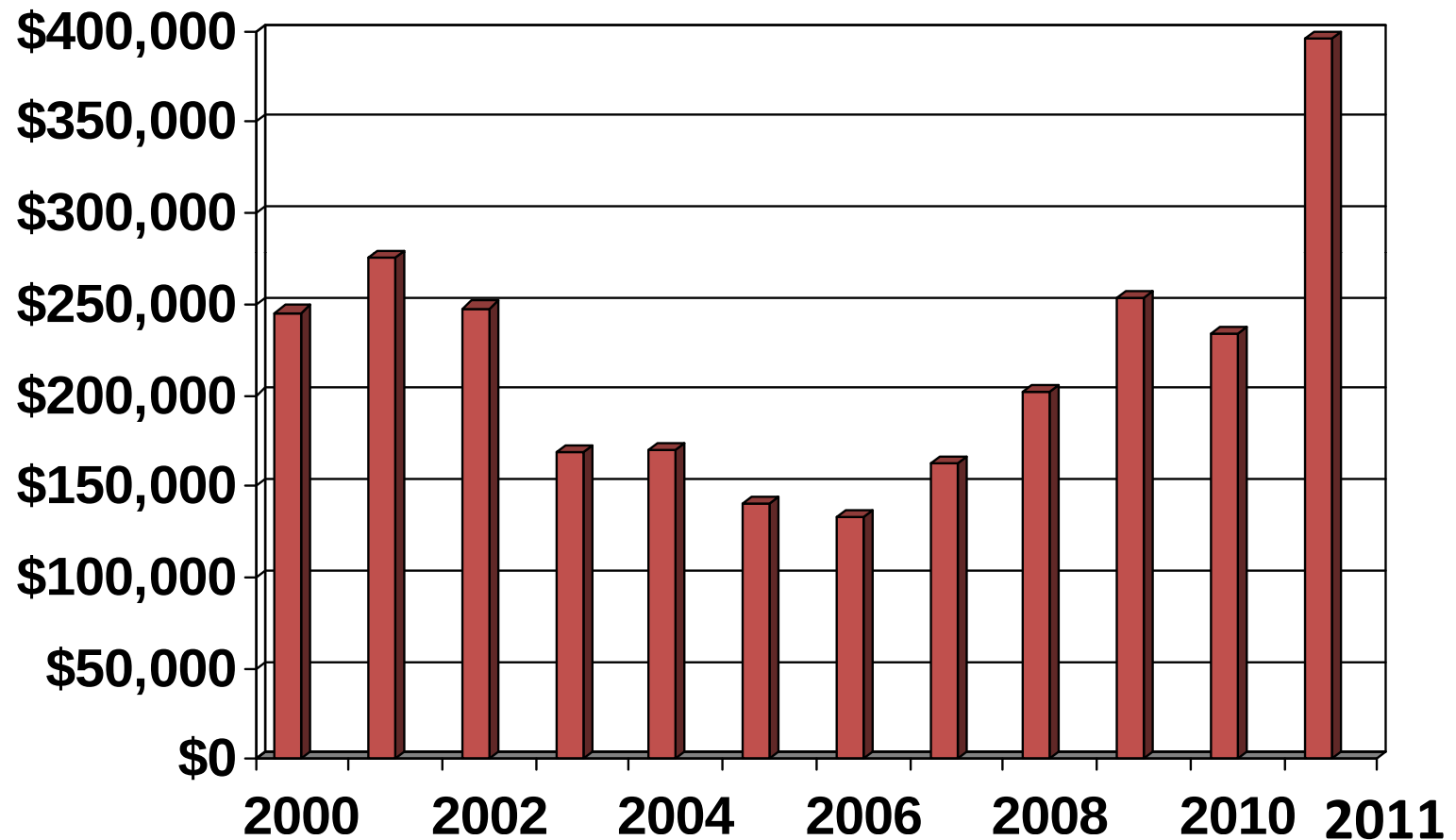


\$170 \$161 \$145 \$215 \$226 \$217 \$277 \$258 \$167 \$242 \$416 In Millions

Source: US Small Business Administration



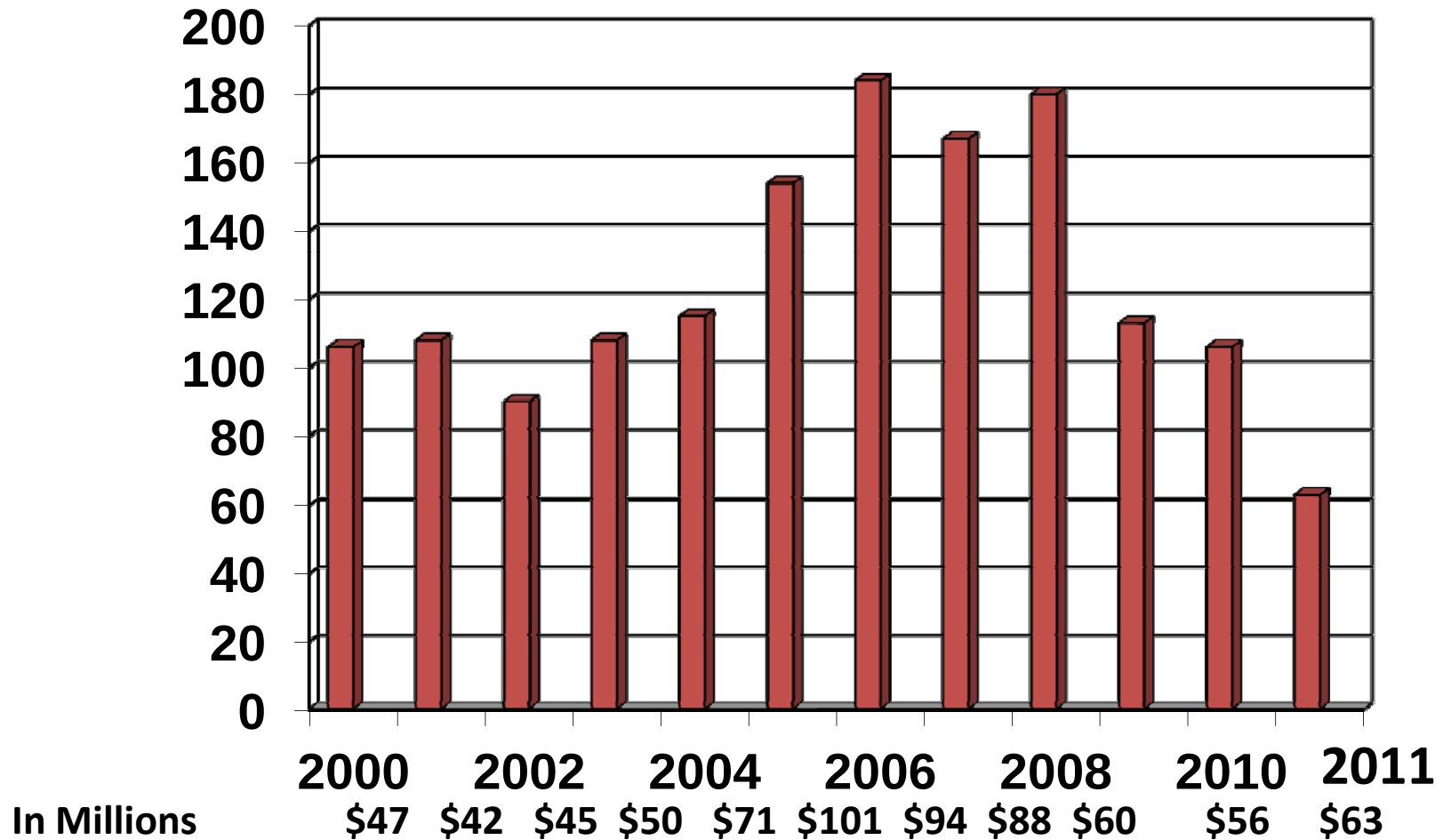
NC SBA 7(a) Average Loan Size



Source: US Small Business Administration



NC SBA 504 Loan Volume



Source: US Small Business Administration



Top Lenders FY2011

Lender	7(a)	7(a) \$	504 Participation	504 Participation \$
BB&T	239	\$32,127,200	14	\$18,502,889
Superior Financial Group	134	\$ 1,420,000		
Wells Fargo	87	\$43,933,300		
SunTrust	53	\$16,924,400	5	\$ 3,707,200
First Financial Bank	44	\$58,075,300		
Surrey Bank & Trust	43	\$17,704,800		
Yadkin Valley B & T	40	\$ 9,510,100	2	\$ 945,000
Community Bank Rowan	33	\$12,699,000	1	\$ 1,000,000
Borrego Springs Bank	32	\$2,720,000		
RBC Bank	31	\$8,870,200	6	\$3,317,537

Source: US Small Business Administration



Questions or Comments

