

Table 3A. Small Business Lending in South Carolina Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Carolina B&Tc	87.5	0.449	1	89,738	2274	\$100M-500M	29	24,878	1,865	0.008
Grandsouth Bank	82.5	0.522	1	52,020	438	<\$100M	13	6,213	248	0
Bank Of Travelers Rest	80.0	0.301	1	67,737	902	\$100M-500M	25	18,639	754	0.008
Capitalbank	80.0	0.262	1	93,523	1592	\$100M-500M	39	93,523	1,592	0
Sumter Nb	80.0	0.467	1	38,147	597	<\$100M	28	13,671	498	0
Anderson Bros Bank	77.5	0.33	1	65,734	1297	\$100M-500M	37	65,734	1,297	0.003
Arthur St Bank	77.5	0.319	1	54,425	1004	\$100M-500M	38	54,425	1,004	0.005
Enterprise Bank Of Sc	75.0	0.248	1	61,323	1245	\$100M-500M	36	61,323	1,245	0.001
Bank Of Walterboro	75.0	0.326	1	35,465	776	\$100M-500M	30	14,793	694	0
Palmetto Bank	72.5	0.305	0.729	215,492	3721	\$500M-\$1B	30	67,528	3,018	0.013
Citizens Bank	72.5	0.255	1	39,871	2385	\$100M-500M	29	15,346	2,269	0
Bank Of York	72.5	0.287	1	39,337	814	\$100M-500M	37	39,337	814	0.003
Horry Cty St Bank	72.5	0.322	0.982	48,021	1282	\$100M-500M	33	24,785	1,177	0
First Cmnty Bank Na	72.5	0.293	1	41,883	551	\$100M-500M	21	10,906	418	0
Greenville First Bank Na	72.5	0.399	1	33,579	238	<\$100M	6	2,968	110	0
First Nb Of Spartanburg	72.5	0.412	1	28,311	238	<\$100M	11	4,231	141	0
Bank Of Sc	70.0	0.361	0.872	59,070	1024	\$100M-500M	26	16,470	761	0
Palmetto St Bank	70.0	0.294	1	51,187	656	\$100M-500M	35	51,187	656	0.003
First Nb	70.0	0.26	0.915	223,613	2768	\$500M-\$1B	24	53,617	2,176	0.003
Conway Nb	67.5	0.224	0.909	114,746	3021	\$500M-\$1B	34	65,707	2,807	0.005
Summit Nb	67.5	0.329	0.83	84,768	874	\$100M-500M	20	15,008	581	0.004
Rock Hill B&Tc	67.5	0.403	0.649	86,843	706	\$100M-500M	18	15,074	396	0
Peoples Cmnty Bank Of Sc	67.5	0.35	1	24,502	353	<\$100M	16	5,193	267	0
First Nb Of The Carolinas	65.0	0.373	1	17,346	292	<\$100M	24	7,181	241	0
First South Bank	65.0	0.412	0.761	52,956	414	\$100M-500M	15	9,047	233	0
Community Firstbank	65.0	0.357	0.937	51,103	335	\$100M-500M	11	5,844	189	0
Southcoast Cmnty Bank	65.0	0.384	0.942	43,453	511	\$100M-500M	13	5,148	355	0
County Bank	62.5	0.306	0.982	48,830	434	\$100M-500M	25	17,258	303	0
Bank Of Greelyville	62.5	0.35	1	17,333	483	<\$100M	34	17,333	483	0
Orangeburg Nb	62.5	0.264	1	41,845	595	\$100M-500M	28	17,035	490	0
Beach First Nb	62.5	0.493	0.997	35,882	406	<\$100M	18	6,994	293	0
First Reliance Bank	62.5	0.246	1	18,880	400	<\$100M	23	7,491	345	0
First-Citizens B&Tc Of Sc	60.0	0.132	0.85	437,149	9307	\$1B-\$10B	27	167,335	7,958	0.005
Farmers & Mrch Bank Of Sc	60.0	0.268	0.927	45,998	891	\$100M-500M	23	13,785	716	0
Branch Bankg&Tc Of Sc	60.0	0.193	0.593	1,095,150	17364	\$1B-\$10B	24	275,435	12,895	0
National Bank Of Sc	60.0	0.21	0.474	458,042	5273	\$1B-\$10B	23	97,697	3,829	0.005
Bank Of Anderson Na	60.0	0.309	1	19,795	214	<\$100M	12	4,228	158	0
New Cmrc Bank Na	60.0	0.343	1	16,832	181	<\$100M	18	4,786	129	0
Carolina St Bank	57.5	0.313	1	22,676	338	<\$100M	33	22,676	338	0.007
Carolina First Bank	57.5	0.169	0.499	824,487	7747	\$1B-\$10B	22	163,153	5,548	0
Peoples Nb	57.5	0.226	1	43,110	656	\$100M-500M	25	15,224	510	0

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Exchange Bank Of Sc	57.5	0.251	0.999	25,555	938	\$100M-500M	29	13,294	862	0
South Carolina Cmnty Bank	57.5	0.383	1	9,844	124	<\$100M	19	3,469	91	0
Lowcountry Nb	57.5	0.348	1	12,056	127	<\$100M	10	2,467	75	0
Florence Nb	55.0	0.406	1	18,113	204	<\$100M	20	5,424	167	0
First Nb Of Sc	52.5	0.25	0.938	30,059	489	\$100M-500M	19	8,666	385	0
National Bank Of York Cty	52.5	0.274	0.89	29,582	442	\$100M-500M	20	9,419	318	0.002
Sandhills Bank	50.0	0.268	1	15,264	152	<\$100M	10	3,154	102	0
Community First Bank	50.0	0.175	0.968	36,886	651	\$100M-500M	30	21,954	576	0.003
Cornerstone Nb	50.0	0.238	1	11,168	192	<\$100M	15	3,468	152	0.001
Williamsburg First Nb	47.5	0.223	1	15,079	322	<\$100M	31	15,079	322	0
Greer St Bank	47.5	0.205	0.923	36,552	685	\$100M-500M	22	12,774	562	0.004
Bank Of Ridgeway	45.0	0.182	1	13,798	353	<\$100M	30	13,798	353	0
Peoples Bank	42.5	0.18	0.907	22,476	411	\$100M-500M	27	13,605	363	0.006
Carolina Cmnty Bank Na	40.0	0.175	1	11,355	323	<\$100M	29	11,355	323	0
Clover Cmnty Bank	40.0	0.23	1	12,754	233	<\$100M	27	12,754	233	0.005
Commercial Bank	37.5	0.14	1	13,310	301	<\$100M	28	13,310	301	0
Hartsville Cmnty Bank	37.5	0.286	1	7,454	135	<\$100M	17	2,643	118	0
Darlington Cty Bank	35.0	0.241	0.98	7,279	262	<\$100M	22	3,821	234	0
Florence Cty Nb	35.0	0.22	0.893	10,888	286	<\$100M	21	5,044	229	0.002
Bank Of Camden	32.5	0.076	1	950	19	<\$100M	17	950	19	0.028
Bank Of Clarendon	30.0	0.134	0.787	16,802	267	\$100M-500M	12	4,633	220	0
Bank Of Abbeville	30.0	0.115	1	7,552	101	<\$100M	13	3,187	79	0
Pinnacle St Bank	30.0	0.244	0.59	13,670	177	<\$100M	12	3,909	145	0.006
Bank Of Heath Springs	27.5	0.132	1	2,456	102	<\$100M	21	2,456	102	0
Bank Of Westminster	27.5	0.05	1	1,378	22	<\$100M	14	1,378	22	0
Exchange Bank	27.5	0.212	0.808	8,964	173	<\$100M	12	2,819	146	0
Blue Ridge Bank Of Walhalla	25.0	0.081	1	3,941	76	<\$100M	18	3,941	76	0
Johnsonville St Bank	25.0	0.019	1	389	63	<\$100M	12	389	63	0
Bank Of Jefferson	25.0	0.039	1	508	21	<\$100M	12	508	21	0
Pamplico B&Tc	25.0	0.095	1	1,804	51	<\$100M	19	1,804	51	0
Carolina Cmrl Bank	20.0	0.137	0.874	4,990	81	<\$100M	7	1,232	64	0
Seneca Nb	17.5	0.112	0.627	3,812	79	<\$100M	7	1,353	59	0
Allendale Cty Bank	10.0	0	0	-	0	<\$100M	4	-	-	0
Sunbank Na	10.0	0.111	0.65	2,337	30	<\$100M	5	618	22	0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at [www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/](http://www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/).

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.