

Table 3A. Banks' Small Business Lending in South Carolina Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Arthur St Bk	Union	90.0	0.382	1	86,197	1,147	\$100M-500M	80.0	21,502	914	0.004
Horry Cty St Bk	Loris	87.5	0.342	1	89,096	2,251	\$100M-500M	87.5	40,405	1,976	0
Sumter Nb	Sumter	87.5	0.497	1	57,861	815	\$100M-500M	82.5	18,125	664	0
Grandsouth Bk	Fountain Inn	87.5	0.504	1	78,110	564	\$100M-500M	47.5	10,348	329	0
Enterprise Bk Of Sc	Ehrhardt	80.0	0.305	1	78,099	1,310	\$100M-500M	97.5	78,099	1,310	0.001
South Carolina B&T Na	Orangeburg	80.0	0.312	0.905	320,677	2,954	\$1B-\$10B	72.5	65,231	2,130	0.004
Citizens Bk	Olanta	77.5	0.302	1	60,328	1,511	\$100M-500M	87.5	26,959	1,345	0
Greenville First Bk Na	Greenville	77.5	0.416	0.973	79,857	484	\$100M-500M	30.0	6,435	212	0
Anderson Bros Bk	Mullins	75.0	0.292	1	61,571	1,150	\$100M-500M	92.5	61,571	1,150	0.003
Bank Of Travelers Rest	Travelers Rest	75.0	0.312	0.974	85,369	751	\$100M-500M	50.0	13,370	551	0.008
Peoples Nb	Easley	72.5	0.27	1	69,255	677	\$100M-500M	57.5	14,818	443	0
Southcoast Cmnty Bk	Mt Pleasant	72.5	0.352	0.885	76,426	731	\$100M-500M	50.0	13,529	477	0
Bank Of Sc	Charleston	70.0	0.366	0.864	66,952	885	\$100M-500M	57.5	12,748	598	0
First South Bk	Spartanburg	70.0	0.465	0.734	105,053	605	\$100M-500M	32.5	8,673	265	0
Palmetto St Bk	Hampton	67.5	0.238	1	50,261	894	\$100M-500M	92.5	50,261	894	0.002
Bank Of York	York	67.5	0.283	0.995	40,103	740	\$100M-500M	72.5	12,609	624	0.003
Capitalbank	Greenwood	67.5	0.253	0.9	101,737	1,194	\$100M-500M	90.0	52,499	961	0
First Nb Of The South	Spartanburg	67.5	0.352	0.886	56,947	669	\$100M-500M	37.5	7,431	434	0
Carolina St Bk	Chesnee	65.0	0.337	1	27,482	407	<\$100M	85.0	27,482	407	0.005
Carolina B&Tc	Lamar	65.0	0.324	0.728	80,673	1,049	\$100M-500M	65.0	18,668	769	0.007
Conway Nb	Conway	65.0	0.214	0.844	129,628	2,711	\$500M-\$1B	90.0	69,045	2,456	0.004
Palmetto Bk	Laurens	65.0	0.254	0.515	218,037	3,365	\$500M-\$1B	65.0	57,648	2,618	0.011
Orangeburg Nb	Orangeburg	65.0	0.303	0.956	52,060	700	\$100M-500M	75.0	16,090	560	0
Cornerstone Nb	Easley	65.0	0.333	1	24,302	292	<\$100M	47.5	5,540	207	0
Beach First Nb	Myrtle Beach	62.5	0.367	0.805	54,988	618	\$100M-500M	62.5	12,235	454	0
Florence Nb	Florence	62.5	0.49	0.906	27,271	331	<\$100M	70.0	9,234	257	0
Bank Of Anderson Na	Anderson	62.5	0.272	1	34,239	262	\$100M-500M	32.5	5,987	160	0
Branch Bkg&Tc Of Sc	Greenville	60.0	0.194	0.554	1,105,638	14,770	\$1B-\$10B	60.0	245,234	10,267	0
National Bk Of Sc	Sumter	60.0	0.197	0.404	525,447	5,344	\$1B-\$10B	57.5	89,322	3,640	0.003
First Cmnty Bk Na	Lexington	60.0	0.277	0.889	56,936	637	\$100M-500M	47.5	10,572	451	0
Crescent Bk	Myrtle Beach	60.0	0.535	0.772	51,554	383	<\$100M	40.0	6,783	189	0
Farmers & Mrch Bk Of Sc	Holly Hill	57.5	0.27	0.887	45,778	822	\$100M-500M	62.5	12,161	647	0
Carolina First Bk	Greenville	57.5	0.139	0.498	989,558	8,154	\$1B-\$10B	55.0	172,902	5,509	0
Bank Of Greeleyville	Greeleyville	57.5	0.311	1	14,013	440	<\$100M	85.0	14,013	440	0

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Bank Of Walterboro	Walterboro	57.5	0.322	0.86	39,106	726	\$100M-500M	75.0	13,687	624	0
South Carolina B&T Of Piedmo	Rock Hill	57.5	0.271	0.947	39,894	498	\$100M-500M	67.5	13,489	339	0.003
New Cmrc Bk Na	Greenville	57.5	0.437	0.895	30,164	294	<\$100M	52.5	6,516	194	0
First-Citizens B&Tc Of Sc	Columbia	55.0	0.114	0.697	454,645	8,348	\$1B-\$10B	67.5	145,240	6,859	0.007
Summit Nb	Greenville	55.0	0.232	0.75	74,488	829	\$100M-500M	45.0	12,544	534	0
First Nb Of The Carolinas	Gaffney	55.0	0.351	0.92	26,102	301	<\$100M	52.5	6,242	213	0
Community Firstbank	Charleston	55.0	0.314	0.78	75,073	396	\$100M-500M	22.5	5,536	181	0
Peoples Cmnty Bk Of Sc	Aiken	55.0	0.29	0.993	30,693	312	\$100M-500M	32.5	5,015	205	0
South Carolina Cmnty Bk	Columbia	55.0	0.332	1	10,148	130	<\$100M	50.0	3,490	92	0
Sunbank Na	Murrells Inlet	55.0	0.397	1	20,021	162	<\$100M	30.0	3,373	102	0
Carolina Nb&Tc	Columbia	55.0	0.344	1	13,418	73	<\$100M	10.0	910	30	0
First Reliance Bk	Florence	52.5	0.243	0.877	36,494	604	\$100M-500M	60.0	10,470	472	0
Hartsville Cmnty Bk	Hartsville	50.0	0.33	0.96	16,911	206	<\$100M	45.0	3,974	158	0
First Nb Of Sc	Holly Hill	47.5	0.219	0.902	27,764	461	\$100M-500M	40.0	5,490	359	0
Sandhills Bk	Bethune	47.5	0.216	1	13,745	174	<\$100M	32.5	3,228	121	0
Greer St Bk	Greer	47.5	0.192	0.871	37,735	669	\$100M-500M	57.5	12,205	545	0
Countybank	Greenwood	45.0	0.239	0.8	44,696	378	\$100M-500M	72.5	21,062	291	0
Bank Of Camden	Camden	45.0	0.303	0.985	8,604	92	<\$100M	32.5	2,127	55	0
Exchange Bk Of Sc	Kingstree	42.5	0.171	0.945	18,185	472	\$100M-500M	65.0	8,641	396	0
Seneca Nb	Seneca	42.5	0.202	1	9,791	111	<\$100M	35.0	2,617	68	0
Lowcountry Nb	Beaufort	42.5	0.207	0.999	19,634	171	<\$100M	17.5	2,956	103	0
Bank Of Clarendon	Manning	40.0	0.175	0.954	24,811	278	\$100M-500M	27.5	4,234	202	0
Clover Cmnty Bk	Clover	40.0	0.247	0.945	17,277	194	<\$100M	60.0	7,808	152	0.004
Peoples Bk	Iva	40.0	0.203	0.874	29,097	403	\$100M-500M	50.0	8,176	319	0.005
Pinnacle St Bk	Woodruff	40.0	0.328	0.7	21,811	238	<\$100M	65.0	10,102	195	0.005
Islands Cmnty Bk Na	Beaufort	40.0	0.349	0.865	10,372	111	<\$100M	32.5	2,258	78	0
Bank Of Ridgeway	Ridgeway	37.5	0.173	0.937	15,773	360	<\$100M	55.0	6,344	316	0
Williamsburg First Nb	Kingstree	37.5	0.234	0.853	18,609	289	<\$100M	40.0	4,288	229	0
Darlington Cty Bk	Darlington	37.5	0.221	0.904	7,149	240	<\$100M	65.0	3,832	214	0
Commercial Bk	Honea Path	35.0	0.138	0.983	13,974	227	\$100M-500M	37.5	3,717	183	0
Community First Bk	Walhalla	35.0	0.12	0.561	32,590	544	\$100M-500M	57.5	13,910	483	0.002
South Carolina B&T Of Pee De	Florence	35.0	0.213	0.925	11,727	227	<\$100M	47.5	4,230	177	0.003
Bank Of Heath Springs	Heath Springs	32.5	0.141	1	2,422	82	<\$100M	55.0	2,422	82	0
Bank Of Westminster	Westminster	30.0	0.063	1	1,856	37	<\$100M	42.5	1,856	37	0

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Allendale Cty Bk	Fairfax	30.0	0.085	1	3,985	73	<\$100M	55.0	3,985	73	0
Carolina Cmrl Bk	Allendale	30.0	0.12	1	4,430	67	<\$100M	60.0	4,430	67	0
Johnsonville St Bk	Johnsonville	27.5	0.015	1	317	56	<\$100M	30.0	317	56	0
Bank Of Jefferson	Jefferson	27.5	0.005	1	87	26	<\$100M	32.5	87	26	0
Pamplico B&Tc	Pamplico	27.5	0.085	1	1,661	29	<\$100M	47.5	1,661	29	0
Blue Ridge Bk Of Walhalla	Walhalla	25.0	0.063	1	3,621	66	<\$100M	40.0	3,621	66	0
Bank Of Abbeville	Abbeville	22.5	0.162	0.859	10,969	159	<\$100M	17.5	2,220	117	0
Exchange Bk	Estill	22.5	0.207	0.741	9,373	155	<\$100M	32.5	2,658	122	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/.

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