

Table A.2 Small Business Lending in South Carolina Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in	Number or	Total Score	Total Score
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)		SBL	SBL	(<\$250K)	(<\$100K)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Greenwood B&Tc	Greenwood	87.5	10.0	9.0	8.0	8.0	\$100M-500M	47,442	801	87.5	85.0
Horry Cty St Bk	Loris	85.0	9.0	8.0	8.0	9.0	\$100M-500M	41,738	1,386	95.0	95.0
Bank Of Travelers Rest	Travelers Rest	82.5	8.0	7.0	9.0	9.0	\$100M-500M	59,647	1,409	92.5	95.0
Bank Of Walterboro	Walterboro	82.5	9.0	9.0	7.0	8.0	<\$100M	34,402	803	75.0	80.0
Palmetto Bk	Laurens	80.0	9.0	3.0	10.0	10.0	\$500M-\$1B	216,715	3,384	70.0	65.0
Carolina B&Tc	Lamar	75.0	10.0	2.0	9.0	9.0	\$100M-500M	68,458	1,945	70.0	62.5
Anderson Bros Bk	Mullins	75.0	8.0	4.0	9.0	9.0	\$100M-500M	58,982	1,283	80.0	80.0
Bank Of York	York	75.0	7.0	8.0	7.0	8.0	\$100M-500M	35,840	800	90.0	92.5
Bank Of Sc	Charleston	72.5	9.0	3.0	9.0	8.0	\$100M-500M	59,093	1,040	77.5	65.0
Arthur St Bk	Union	72.5	6.0	8.0	7.0	8.0	\$100M-500M	36,581	775	87.5	90.0
Citizens Bk	Olanta	72.5	5.0	8.0	7.0	9.0	\$100M-500M	34,144	2,164	67.5	70.0
Southcoast Cmnty Bk	Mt Pleasant	72.5	8.0	9.0	6.0	6.0	<\$100M	24,600	443	52.5	42.5
Grandsouth Bk	Fountain Inn	72.5	10.0	5.0	8.0	6.0	<\$100M	41,169	451	52.5	40.0
Conway Nb	Conway	70.0	6.0	4.0	9.0	9.0	\$100M-500M	120,416	3,157	80.0	87.5
Palmetto St Bk	Hampton	70.0	7.0	6.0	8.0	7.0	\$100M-500M	49,424	677	85.0	85.0
Sumter Nb	Sumter	70.0	10.0	5.0	7.0	6.0	<\$100M	30,297	514	75.0	65.0
Peoples Cmnty Bk Of Sc	Aiken	70.0	9.0	9.0	5.0	5.0	<\$100M	18,652	313	47.5	42.5
Bank Of Greeleyville	Greeleyville	70.0	9.0	7.0	5.0	7.0	<\$100M	15,876	524	80.0	85.0
Rock Hill B&Tc	Rock Hill	67.5	10.0	1.0	9.0	7.0	\$100M-500M	69,575	552	50.0	40.0
Farmers & Mrch Bk Of Sc	Holly Hill	67.5	7.0	4.0	8.0	8.0	\$100M-500M	47,997	954	70.0	62.5
Summit Nb	Greenville	65.0	8.0	2.0	9.0	7.0	\$100M-500M	65,723	703	50.0	42.5
Orangeburg Nb	Orangeburg	65.0	6.0	5.0	8.0	7.0	\$100M-500M	38,528	583	72.5	70.0
Enterprise Bk Of Sc	Ehrhardt	65.0	4.0	7.0	7.0	8.0	\$100M-500M	35,047	898	82.5	87.5
Anchor Bk	Myrtle Beach	65.0	5.0	1.0	10.0	10.0	\$1B-\$10B	307,842	4,426	62.5	62.5
First Nb Of The Carolinas	Gaffney	65.0	8.0	9.0	4.0	5.0	<\$100M	14,245	278	65.0	60.0
New Cmrc Bk Na	Greenville	65.0	9.0	10.0	4.0	3.0	<\$100M	11,042	126	42.5	42.5
Peoples Nb	Easley	62.5	5.0	5.0	8.0	7.0	\$100M-500M	43,755	636	55.0	55.0
County Bk	Greenwood	62.5	7.0	4.0	8.0	6.0	\$100M-500M	41,262	363	50.0	45.0
Exchange Bk Of Sc	Kingstree	62.5	6.0	4.0	6.0	9.0	\$100M-500M	28,174	1,518	77.5	77.5
Carolina Southern Bk	Spartanburg	62.5	6.0	2.0	9.0	8.0	\$100M-500M	58,226	1,051	70.0	70.0
Branch Bkg&Tc Of Sc	Greenville	62.5	4.0	1.0	10.0	10.0	\$1B-\$10B	1,001,823	17,053	60.0	60.0
National Bk Of Sc	Sumter	62.5	4.0	1.0	10.0	10.0	\$1B-\$10B	350,998	3,971	55.0	55.0
Beach First Nb	Myrtle Beach	62.5	10.0	4.0	6.0	5.0	<\$100M	22,257	315	52.5	50.0
First-Citizens B&Tc Of Sc	Columbia	60.0	2.0	2.0	10.0	10.0	\$1B-\$10B	391,435	8,855	65.0	70.0
First South Bk	Spartanburg	60.0	10.0	3.0	7.0	4.0	<\$100M	38,059	250	37.5	20.0
Greenville First Bk Na	Greenville	60.0	8.0	10.0	4.0	2.0	<\$100M	12,384	101	30.0	17.5
First Nb	Orangeburg	57.5	3.0	1.0	10.0	9.0	\$500M-\$1B	142,655	2,478	55.0	60.0
First Cmnty Bk Na	Lexington	57.5	7.0	4.0	6.0	6.0	<\$100M	29,905	515	60.0	50.0
Carolina St Bk	Chesnee	57.5	7.0	6.0	5.0	5.0	<\$100M	18,061	303	70.0	77.5
Williamsburg First Nb	Kingstree	57.5	5.0	7.0	5.0	6.0	<\$100M	15,301	409	72.5	77.5
Bank Of Anderson Na	Anderson	57.5	7.0	9.0	4.0	3.0	<\$100M	13,633	178	37.5	42.5
First Nb Of Spartanburg	Spartanburg	57.5	8.0	10.0	3.0	2.0	<\$100M	9,028	82	22.5	17.5
Greer St Bk	Greer	55.0	5.0	3.0	7.0	7.0	\$100M-500M	38,320	715	60.0	57.5
Peoples Bk	Iva	55.0	4.0	6.0	6.0	6.0	\$100M-500M	22,253	442	62.5	67.5

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Carolina First Bk	Greenville	55.0	1.0	1.0	10.0	10.0	\$1B-\$10B	408,028	9,316	55.0	55.0
Mid St Bk	Newberry	55.0	9.0	5.0	4.0	4.0	<\$100M	14,601	228	62.5	60.0
Community First Bk	Walhalla	52.5	3.0	5.0	6.0	7.0	\$100M-500M	29,535	543	52.5	60.0
First Nb Of Sc	Holly Hill	52.5	6.0	3.0	6.0	6.0	\$100M-500M	29,089	499	60.0	52.5
Sandhills Bk	Bethune	52.5	6.0	8.0	4.0	3.0	<\$100M	11,720	139	50.0	45.0
Carolina Cmnty Bk Na	Latta	52.5	3.0	5.0	3.0	10.0	<\$100M	9,601	6,261	70.0	82.5
First Reliance Bk	Florence	52.5	4.0	10.0	3.0	4.0	<\$100M	10,680	255	67.5	75.0
Darlington Cty Bk	Darlington	50.0	6.0	7.0	2.0	5.0	<\$100M	7,270	306	65.0	75.0
Cornerstone Nb	Easley	50.0	5.0	10.0	2.0	3.0	<\$100M	6,251	129	50.0	42.5
South Carolina Cmnty Bk	Columbia	47.5	5.0	10.0	2.0	2.0	<\$100M	5,781	93	60.0	62.5
National Bk Of York Cty	Rock Hill	45.0	5.0	2.0	6.0	5.0	<\$100M	23,586	358	40.0	35.0
Woodruff St Bk	Woodruff	45.0	7.0	2.0	5.0	4.0	<\$100M	15,868	187	32.5	37.5
Thebank	Belton	45.0	2.0	9.0	4.0	3.0	<\$100M	11,883	136	32.5	32.5
Florence Nb	Florence	42.5	8.0	3.0	3.0	3.0	<\$100M	10,423	134	25.0	37.5
Bank Of Clarendon	Manning	40.0	2.0	4.0	5.0	5.0	\$100M-500M	17,780	285	35.0	37.5
Cmnty B&Tc	Barnwell	40.0	4.0	3.0	5.0	4.0	<\$100M	17,251	226	42.5	47.5
Commercial Bk	Honea Path	40.0	2.0	6.0	4.0	4.0	<\$100M	11,701	268	40.0	40.0
Bank Of Ridgeway	Ridgeway	40.0	2.0	6.0	3.0	5.0	<\$100M	10,111	324	60.0	70.0
Seneca Nb	Seneca	40.0	4.0	9.0	2.0	1.0	<\$100M	5,351	54	35.0	15.0
Clover Cmnty Bk	Clover	37.5	3.0	5.0	3.0	4.0	<\$100M	9,935	214	50.0	52.5
Lowcountry Nb	Beaufort	37.5	3.0	10.0	1.0	1.0	<\$100M	1,919	16	27.5	10.0
Community Firstbank	Charleston	35.0	4.0	2.0	5.0	3.0	<\$100M	21,171	147	25.0	15.0
Carolina Cmrl Bk	Allendale	35.0	2.0	8.0	2.0	2.0	<\$100M	4,844	78	17.5	20.0
Florence Cty Nb	Florence	30.0	3.0	2.0	3.0	4.0	<\$100M	8,328	224	52.5	47.5
Clemson B&Tc	Clemson	27.5	3.0	3.0	3.0	2.0	<\$100M	7,929	113	20.0	35.0
Bank Of Abbeville	Abbeville	27.5	1.0	6.0	2.0	2.0	<\$100M	6,507	104	40.0	57.5
Bank Of Heath Springs	Heath Springs	27.5	2.0	6.0	2.0	1.0	<\$100M	2,846	54	40.0	47.5
Allendale Cty Bk	Fairfax	27.5	1.0	8.0	1.0	1.0	<\$100M	2,124	23	32.5	37.5
Bank Of Westminster	Westminster	27.5	1.0	8.0	1.0	1.0	<\$100M	1,232	30	32.5	35.0
Blue Ridge Bk Of Walhalla	Walhalla	25.0	1.0	6.0	1.0	2.0	<\$100M	2,547	79	32.5	37.5
Pamplico B&Tc	Pamplico	25.0	1.0	7.0	1.0	1.0	<\$100M	2,035	58	35.0	50.0
Bank Of Jefferson	Jefferson	25.0	1.0	7.0	1.0	1.0	<\$100M	477	23	30.0	30.0
Johnsonville St Bk	Johnsonville	25.0	1.0	7.0	1.0	1.0	<\$100M	382	55	30.0	30.0
Exchange Bk	Estill	20.0	2.0	1.0	2.0	3.0	<\$100M	6,803	160	27.5	32.5
Hartsville Cmnty Bk Na	Hartsville	17.5	3.0	1.0	1.0	2.0	<\$100M	2,632	77	20.0	35.0

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.