

Table 3A Expanded. Small Business Lending Institutions in South Carolina Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Arthur St Bk	Union	95.0	0.424	1	198,298	1,967	\$100M-500M	82.5	41,275	1,476	0.004
Carolina B&TC	Lamar	87.5	0.361	0.932	97,224	2,573	\$100M-500M	80.0	21,721	1,954	0.006
Sumter NB	Sumter	82.5	0.501	1	69,217	984	\$100M-500M	92.5	39,079	806	0
First NB of The South	Spartanburg	82.5	0.433	0.997	128,543	535	\$100M-500M	40.0	7,459	272	0
Enterprise Bk of SC	Ehrhardt	80.0	0.264	1	84,404	1,427	\$100M-500M	95.0	47,721	1,243	0.001
Conway Nb	Conway	77.5	0.23	0.835	165,968	3,043	\$500M-\$1B	92.5	80,062	2,676	0.003
Bank of SC	Charleston	77.5	0.325	0.89	75,213	887	\$100M-500M	72.5	14,999	615	0
Peoples NB	Easley	77.5	0.289	1	76,567	712	\$100M-500M	70.0	15,720	445	0
First South Bk	Spartanburg	77.5	0.454	0.84	140,398	759	\$100M-500M	45.0	11,250	321	0
Anderson Bros Bk	Mullins	75.0	0.227	1	64,002	1,209	\$100M-500M	95.0	64,002	1,209	0.003
Community First Bk	Walhalla	75.0	0.218	1	65,728	861	\$100M-500M	90.0	35,875	754	0.002
Citizens Bk	Olanta	75.0	0.264	0.961	61,879	1,644	\$100M-500M	90.0	27,215	1,453	0
Bank Of Walterboro	Walterboro	75.0	0.371	0.889	50,266	749	\$100M-500M	85.0	21,657	613	0
Beach First Nb	Myrtle Beach	75.0	0.292	0.804	92,109	891	\$100M-500M	67.5	17,205	609	0
Grandsouth Bk	Greenville	75.0	0.387	0.814	89,452	647	\$100M-500M	57.5	12,236	398	0
Southcoast Cmnty Bk	Mount Pleasant	75.0	0.297	0.781	117,585	826	\$100M-500M	52.5	13,773	472	0
Orangeburg NB	Orangeburg	72.5	0.314	0.842	65,193	831	\$100M-500M	87.5	25,924	646	0
Florence NB	Florence	72.5	0.508	0.939	40,302	436	<\$100M	82.5	18,498	322	0
Bank of York	York	72.5	0.296	0.998	42,392	719	\$100M-500M	80.0	13,600	588	0.004
South Carolina B&T NA	Orangeburg	72.5	0.21	0.741	311,477	4,429	\$1B-\$10B	77.5	64,164	3,223	0
Clover Cmnty Bk	Clover	72.5	0.297	1	27,917	268	<\$100M	60.0	5,996	196	0.001
Palmetto St Bk	Hampton	72.5	0.283	0.937	70,325	510	\$100M-500M	42.5	6,317	289	0.002
Palmetto Bk	Laurens	70.0	0.244	0.45	256,975	3,496	\$1B-\$10B	75.0	61,420	2,583	0.01
Horry Cty St Bk	Loris	70.0	0.283	0.692	91,076	1,070	\$100M-500M	75.0	21,243	777	0
South Carolina Cmnty Bk	Columbia	70.0	0.43	1	19,049	239	<\$100M	60.0	4,578	157	0
First Reliance Bk	Florence	70.0	0.271	0.669	98,105	894	\$100M-500M	55.0	14,231	569	0
First Palmetto Savings Bank	Camden	67.5	0.202	0.712	161,401	1,548	\$500M-\$1B	67.5	30,399	1,092	0.001
Summit NB	Greenville	67.5	0.242	0.799	85,162	787	\$100M-500M	55.0	11,897	465	0
Greenville First Bk NA	Greenville	67.5	0.283	0.703	101,044	656	\$100M-500M	40.0	9,138	292	0
Countybank	Greenwood	65.0	0.24	0.901	55,208	417	\$100M-500M	80.0	24,781	305	0
First Citizens B&T Co	Columbia	65.0	0.111	0.698	537,392	8,555	\$1B-\$10B	75.0	149,157	6,702	0.006
National Bk of SC	Sumter	65.0	0.17	0.37	591,041	5,785	\$1B-\$10B	62.5	102,579	3,906	0.002
Bank Of Greeleyville	Greeleyville	62.5	0.289	1	13,366	360	<\$100M	85.0	13,366	360	0
Farmers & Mrch Bk of SC	Holly Hill	62.5	0.25	0.847	47,088	779	\$100M-500M	67.5	11,430	610	0
Branch Bkg&TC of SC	Greenville	62.5	0.161	0.506	1,046,615	13,474	\$1B-\$10B	65.0	211,747	8,969	0
Carolina First Bk	Greenville	62.5	0.148	0.454	1,421,526	11,533	\$1B-\$10B	60.0	217,869	6,846	0
Capitalbank	Greenwood	62.5	0.18	0.631	103,553	1,054	\$500M-\$1B	55.0	16,210	646	0
Cornerstone NB	Easley	62.5	0.335	0.905	33,886	358	\$100M-500M	55.0	5,984	238	0
Exchange Bk of SC	Kingstree	60.0	0.163	1	18,543	432	\$100M-500M	87.5	18,543	432	0
Greer St Bk	Greer	60.0	0.195	0.806	52,253	754	\$100M-500M	70.0	14,612	591	0
First NB of SC	Holly Hill	60.0	0.259	0.928	35,194	478	\$100M-500M	67.5	8,075	362	0
First Cmnty Bk NA	Lexington	60.0	0.161	0.789	74,018	788	\$100M-500M	52.5	12,402	504	0
Islands Cmnty Bk NA	Beaufort	60.0	0.321	0.998	18,635	184	<\$100M	45.0	3,357	113	0

Table 3A Expanded. Small Business Lending Institutions in South Carolina Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Crescent Bk	Myrtle Beach	60.0	0.293	0.746	60,129	526	\$100M-500M	42.5	5,951	305	0
Communitysouth Bk And Tr	Easley	60.0	0.436	0.765	36,305	177	<\$100M	25.0	2,644	60	0
South Carolina B&T of Piedmo	Rock Hill	57.5	0.231	0.798	47,371	719	\$100M-500M	67.5	11,605	502	0
First FS&LA of Charleston	Charleston	57.5	0.065	0.672	160,330	2,584	\$1B-\$10B	65.0	35,748	2,010	0.005
Peoples Bk	Iva	57.5	0.229	0.866	38,599	471	\$100M-500M	60.0	9,172	339	0.005
Coastal Federal Bank	Myrtle Beach	57.5	0.095	0.58	140,753	1,428	\$1B-\$10B	57.5	25,336	1,010	0.002
First Capital Bank	Bennettsville	57.5	0.323	0.892	15,719	241	<\$100M	57.5	3,646	196	0
Carolina Nb&Tc	Columbia	57.5	0.295	0.725	39,964	269	\$100M-500M	35.0	4,222	126	0
First Piedmont FS & LA of GA	Gaffney	55.0	0.122	1	29,636	212	\$100M-500M	82.5	29,636	212	0
Darlington Cty Bk	Darlington	52.5	0.241	0.998	9,016	255	<\$100M	67.5	3,891	220	0
Security Federal Bank	Aiken	52.5	0.12	0.635	72,501	810	\$500M-\$1B	50.0	13,980	547	0.002
Bank of Ridgeway	Ridgeway	50.0	0.207	0.818	19,408	370	<\$100M	70.0	6,940	308	0
Heritage Cmnty Bk	Hartsville	50.0	0.261	0.755	19,208	273	<\$100M	57.5	4,888	181	0
Tidelands Bk	Mount Pleasant	50.0	0.244	0.75	35,415	242	\$100M-500M	42.5	5,000	152	0
Lowcountry NB	Beaufort	50.0	0.175	0.916	27,109	212	\$100M-500M	35.0	3,540	117	0
Bank of Travelers Rest	Travelers Rest	47.5	0.134	0.436	42,484	820	\$100M-500M	47.5	8,406	646	0.01
Carolina Federal Savings Ban	Charleston	47.5	0.129	1	10,566	168	<\$100M	47.5	2,847	127	0
Bank of Clarendon	Manning	47.5	0.169	0.759	25,555	297	\$100M-500M	45.0	4,585	208	0
Bank of Anderson NA	Anderson	47.5	0.2	0.779	30,349	331	\$100M-500M	45.0	5,108	222	0
Bank of Camden	Camden	47.5	0.205	1	8,999	111	<\$100M	45.0	2,221	74	0
Sunbank NA	Murrells Inlet	47.5	0.269	0.608	26,896	200	\$100M-500M	30.0	3,167	108	0
First Savers Bank	Greenville	47.5	0.133	0.94	25,684	166	\$100M-500M	27.5	3,120	84	0
Community Firstbank	Charleston	47.5	0.157	0.518	47,411	492	\$100M-500M	22.5	2,508	261	0
Williamsburg First NB	Kingstree	45.0	0.207	0.744	17,960	280	<\$100M	50.0	4,016	213	0
Seneca NB	Seneca	45.0	0.163	1	8,973	105	<\$100M	40.0	1,971	66	0
Palmetto Heritage Bk & Tr	Pawleys Island	45.0	0.238	1	3,993	15	<\$100M	20.0	424	7	0
Commercial Bk	Honea Path	42.5	0.132	0.901	13,991	230	\$100M-500M	50.0	4,075	185	0
Allendale Cty Bk	Fairfax	40.0	0.086	1	3,796	126	<\$100M	65.0	3,796	126	0
Bank of Heath Springs	Heath Springs	40.0	0.143	1	2,971	60	<\$100M	60.0	2,971	60	0
Sandhills Bk	North Myrtle Beach	40.0	0.225	0.722	14,791	150	<\$100M	40.0	2,733	94	0
Provident Cmnty Bk NA	Union	40.0	0.096	0.644	35,929	302	\$100M-500M	37.5	5,933	195	0
Pickens S & LA FA	Pickens	40.0	0.066	1	5,208	52	<\$100M	25.0	864	27	0
Spratt S & LA	Chester	37.5	0.096	0.911	9,506	149	<\$100M	52.5	3,829	123	0
Exchange Bk	Estill	37.5	0.149	0.869	8,569	136	<\$100M	50.0	2,971	107	0
Carolina Cmrl Bk	Allendale	37.5	0.087	1	2,920	49	<\$100M	37.5	791	38	0
Plantation Federal Bank	Pawleys Island	37.5	0.071	0.769	22,654	271	\$100M-500M	32.5	3,964	187	0
Oconee Federal S&LA	Seneca	37.5	0.014	1	4,358	34	\$100M-500M	17.5	534	17	0
Blue Ridge Bk of Walhalla	Walhalla	35.0	0.085	1	4,904	79	<\$100M	62.5	4,904	79	0
Home FS & LA	Bamberg	35.0	0.075	1	1,972	28	<\$100M	55.0	1,972	28	0
Abbeville S&LA SSB	Abbeville	35.0	0.067	1	4,736	57	<\$100M	32.5	998	38	0
Bank of Jefferson	Jefferson	32.5	0.088	1	1,320	40	<\$100M	57.5	1,320	40	0
Kingstree Fs & La	Kingstree	32.5	0.02	1	454	6	<\$100M	35.0	454	6	0
Independence Nat Bk	Greenville	32.5	0.016	1	426	6	<\$100M	20.0	64	1	0

**Table 3A Expanded. Small Business Lending Institutions in South Carolina Using Call Report Data, June 2005**

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Pamplico B&TC	Pamplico	30.0	0.064	1	1,193	24	<\$100M	50.0	1,193	24	0
Bank of Westminster	Westminster	30.0	0.044	1	1,320	31	<\$100M	40.0	820	26	0
Johnsonville St Bk	Johnsonville	30.0	0.022	1	493	50	<\$100M	37.5	493	50	0
Sentry Bank & Trust	Cheraw	27.5	0.129	0.514	25,178	149	\$100M-500M	37.5	5,731	68	0.002
Pee Dee Federal Savings Bank	Marion	22.5	0.128	0.497	5,354	122	<\$100M	50.0	2,623	106	0
First Federal of South Carol	Walterboro	22.5	0.088	0.664	8,875	41	\$100M-500M	10.0	649	17	0.003
Coastalstates Bk	Hilton Head Island	15.0	0.033	0.56	4,426	12	\$100M-500M	10.0	87	1	0
Mutual Savings Bank	Hartsville	10.0	0.015	0.184	777	22	<\$100M	17.5	525	21	0
Woodruff FS & LA	Woodruff	10.0	0	0	0	0	<\$100M	10.0	0	0	0
Citizens B & LA	Greer	10.0	0.012	0.211	1,093	8	<\$100M	10.0	280	6	0

Note: Small businesses seeking loans 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.

Table 3B Expanded. Micro Business Lending Institutions in South Carolina Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Enterprise Bk of SC	SC	95.0	0.149	0.565	47,721	1,243	\$100M-500M	80.0	84,404	1,427	0.001
Anderson Bros Bk	SC	95.0	0.227	1	64,002	1,209	\$100M-500M	75.0	64,002	1,209	0.003
Sumter NB	SC	92.5	0.283	0.564	39,079	806	\$100M-500M	82.5	69,217	984	0
Conway NB	SC	92.5	0.111	0.403	80,062	2,676	\$500M-\$1B	77.5	165,968	3,043	0.003
Community First Bk	SC	90.0	0.119	0.546	35,875	754	\$100M-500M	75.0	65,728	861	0.002
Citizens Bk	SC	90.0	0.116	0.423	27,215	1,453	\$100M-500M	75.0	61,879	1,644	0
Orangeburg NB	SC	87.5	0.125	0.335	25,924	646	\$100M-500M	72.5	65,193	831	0
Exchange Bk of SC	SC	87.5	0.163	1	18,543	432	\$100M-500M	60.0	18,543	432	0
Bank of Walterboro	SC	85.0	0.16	0.383	21,657	613	\$100M-500M	75.0	50,266	749	0
Bank of Greelyville	SC	85.0	0.289	1	13,366	360	<\$100M	62.5	13,366	360	0
Arthur St Bk	SC	82.5	0.088	0.208	41,275	1,476	\$100M-500M	95.0	198,298	1,967	0.004
Florence NB	SC	82.5	0.233	0.431	18,498	322	<\$100M	72.5	40,302	436	0
First Piedmont FS & LA of GA	SC	82.5	0.122	1	29,636	212	\$100M-500M	55.0	29,636	212	0
Carolina B&TC	SC	80.0	0.081	0.208	21,721	1,954	\$100M-500M	87.5	97,224	2,573	0.006
Bank of York	SC	80.0	0.095	0.32	13,600	588	\$100M-500M	72.5	42,392	719	0.004
Countybank	SC	80.0	0.108	0.404	24,781	305	\$100M-500M	65.0	55,208	417	0
South Carolina B&T NA	SC	77.5	0.043	0.153	64,164	3,223	\$1B-\$10B	72.5	311,477	4,429	0
Palmetto Bk	SC	75.0	0.058	0.108	61,420	2,583	\$1B-\$10B	70.0	256,975	3,496	0.01
Horry Cty St Bk	SC	75.0	0.066	0.161	21,243	777	\$100M-500M	70.0	91,076	1,070	0
First Citizens B&T Co	SC	75.0	0.031	0.194	149,157	6,702	\$1B-\$10B	65.0	537,392	8,555	0.006
Bank of SC	SC	72.5	0.065	0.178	14,999	615	\$100M-500M	77.5	75,213	887	0
Peoples NB	SC	70.0	0.059	0.205	15,720	445	\$100M-500M	77.5	76,567	712	0
Greer St Bk	SC	70.0	0.054	0.225	14,612	591	\$100M-500M	60.0	52,253	754	0
Bank of Ridgeway	SC	70.0	0.074	0.293	6,940	308	<\$100M	50.0	19,408	370	0
Beach First NB	SC	67.5	0.055	0.15	17,205	609	\$100M-500M	75.0	92,109	891	0
First Palmetto Savings Bank	SC	67.5	0.038	0.134	30,399	1,092	\$500M-\$1B	67.5	161,401	1,548	0.001
Farmers & Mrch Bk of SC	SC	67.5	0.061	0.206	11,430	610	\$100M-500M	62.5	47,088	779	0
First NB of SC	SC	67.5	0.059	0.213	8,075	362	\$100M-500M	60.0	35,194	478	0
South Carolina B&T of Piedmo	SC	67.5	0.057	0.196	11,605	502	\$100M-500M	57.5	47,371	719	0
Darlington Cty Bk	SC	67.5	0.104	0.431	3,891	220	<\$100M	52.5	9,016	255	0
Branch Bkg&TC of SC	SC	65.0	0.033	0.102	211,747	8,969	\$1B-\$10B	62.5	1,046,615	13,474	0
First FS&LA of Charleston	SC	65.0	0.014	0.15	35,748	2,010	\$1B-\$10B	57.5	160,330	2,584	0.005
Allendale Cty Bk	SC	65.0	0.086	1	3,796	126	<\$100M	40.0	3,796	126	0
National Bk of SS	SC	62.5	0.029	0.064	102,579	3,906	\$1B-\$10B	65.0	591,041	5,785	0.002
Blue Ridge Bk of Walhalla	SC	62.5	0.085	1	4,904	79	<\$100M	35.0	4,904	79	0
Clover Cmnty Bk	SC	60.0	0.064	0.215	5,996	196	<\$100M	72.5	27,917	268	0.001
South Carolina Cmnty Bk	SC	60.0	0.103	0.24	4,578	157	<\$100M	70.0	19,049	239	0
Carolina First Bk	SC	60.0	0.023	0.07	217,869	6,846	\$1B-\$10B	62.5	1,421,526	11,533	0
Peoples Bk	SC	60.0	0.055	0.206	9,172	339	\$100M-500M	57.5	38,599	471	0.005
Bank of Heath Springs	SC	60.0	0.143	1	2,971	60	<\$100M	40.0	2,971	60	0

Table 3B Expanded. Micro Business Lending Institutions in South Carolina Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Grandsouth Bk	SC	57.5	0.053	0.111	12,236	398	\$100M-500M	75.0	89,452	647	0
Coastal Federal Bank	SC	57.5	0.017	0.104	25,336	1,010	\$1B-\$10B	57.5	140,753	1,428	0.002
First Capital Bank	SC	57.5	0.075	0.207	3,646	196	<\$100M	57.5	15,719	241	0
Heritage Cmnty Bk	SC	57.5	0.066	0.192	4,888	181	<\$100M	50.0	19,208	273	0
Bank of Jefferson	SC	57.5	0.088	1	1,320	40	<\$100M	32.5	1,320	40	0
First Reliance Bk	SC	55.0	0.039	0.097	14,231	569	\$100M-500M	70.0	98,105	894	0
Summit NB	SC	55.0	0.034	0.112	11,897	465	\$100M-500M	67.5	85,162	787	0
Capitalbank	SC	55.0	0.028	0.099	16,210	646	\$500M-\$1B	62.5	103,553	1,054	0
Cornerstone NB	SC	55.0	0.059	0.16	5,984	238	\$100M-500M	62.5	33,886	358	0
Home FS & LA	SC	55.0	0.075	1	1,972	28	<\$100M	35.0	1,972	28	0
Southcoast Cmnty Bk	SC	52.5	0.035	0.091	13,773	472	\$100M-500M	75.0	117,585	826	0
First Cmnty Bk NA	SC	52.5	0.027	0.132	12,402	504	\$100M-500M	60.0	74,018	788	0
Spratt S & LA	SC	52.5	0.038	0.367	3,829	123	<\$100M	37.5	9,506	149	0
Security Federal Bank	SC	50.0	0.023	0.122	13,980	547	\$500M-\$1B	52.5	72,501	810	0.002
Williamsburg First NB	SC	50.0	0.046	0.166	4,016	213	<\$100M	45.0	17,960	280	0
Commercial Bk	SC	50.0	0.039	0.262	4,075	185	\$100M-500M	42.5	13,991	230	0
Exchange Bk	SC	50.0	0.052	0.301	2,971	107	<\$100M	37.5	8,569	136	0
Pamplico B&TC	SC	50.0	0.064	1	1,193	24	<\$100M	30.0	1,193	24	0
Pee Dee Federal Savings Bank	SC	50.0	0.063	0.244	2,623	106	<\$100M	22.5	5,354	122	0
Bank of Travelers Rest	SC	47.5	0.027	0.086	8,406	646	\$100M-500M	47.5	42,484	820	0.01
Carolina Federal Savings Ban	SC	47.5	0.035	0.269	2,847	127	<\$100M	47.5	10,566	168	0
First South Bk	SC	45.0	0.036	0.067	11,250	321	\$100M-500M	77.5	140,398	759	0
Islands Cmnty Bk NA	SC	45.0	0.058	0.18	3,357	113	<\$100M	60.0	18,635	184	0
Bank of Clarendon	SC	45.0	0.03	0.136	4,585	208	\$100M-500M	47.5	25,555	297	0
Bank of Anderson NA	SC	45.0	0.034	0.131	5,108	222	\$100M-500M	47.5	30,349	331	0
Bank of Camden	SC	45.0	0.051	0.247	2,221	74	<\$100M	47.5	8,999	111	0
Palmetto St Bk	SC	42.5	0.025	0.084	6,317	289	\$100M-500M	72.5	70,325	510	0.002
Crescent Bk	SC	42.5	0.029	0.074	5,951	305	\$100M-500M	60.0	60,129	526	0
Tidelands Bk	SC	42.5	0.034	0.106	5,000	152	\$100M-500M	50.0	35,415	242	0
First NB of The South	SC	40.0	0.025	0.058	7,459	272	\$100M-500M	82.5	128,543	535	0
Greenville First Bk NA	SC	40.0	0.026	0.064	9,138	292	\$100M-500M	67.5	101,044	656	0
Seneca NB	SC	40.0	0.036	0.22	1,971	66	<\$100M	45.0	8,973	105	0
Sandhills Bk	SC	40.0	0.042	0.133	2,733	94	<\$100M	40.0	14,791	150	0
Bank of Westminster	SC	40.0	0.027	0.621	820	26	<\$100M	30.0	1,320	31	0
Provident Cmnty Bk NA	SC	37.5	0.016	0.106	5,933	195	\$100M-500M	40.0	35,929	302	0
Carolina Cmrl Bk	SC	37.5	0.023	0.271	791	38	<\$100M	37.5	2,920	49	0
Johnsonville St Bk	SC	37.5	0.022	1	493	50	<\$100M	30.0	493	50	0
Sentry Bank & Trust	SC	37.5	0.029	0.117	5,731	68	\$100M-500M	27.5	25,178	149	0.002
Carolina NB&TC	SC	35.0	0.031	0.077	4,222	126	\$100M-500M	57.5	39,964	269	0
Lowcountry NB	SC	35.0	0.023	0.12	3,540	117	\$100M-500M	50.0	27,109	212	0
Kingstree FS & LA	SC	35.0	0.02	1	454	6	<\$100M	32.5	454	6	0

**Table 3B Expanded. Micro Business Lending Institutions in South Carolina Using Call Report Data, June 2005**

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Institution Asset Size (6)	Small Business Lending (<\$1M)			
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)		Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Plantation Federal Bank	SC	32.5	0.013	0.135	3,964	187	\$100M-500M	37.5	22,654	271	0
Abbeville S&LA SSB	SC	32.5	0.014	0.211	998	38	<\$100M	35.0	4,736	57	0
Sunbank NA	SC	30.0	0.032	0.072	3,167	108	\$100M-500M	47.5	26,896	200	0
First Savers Bank	SC	27.5	0.016	0.114	3,120	84	\$100M-500M	47.5	25,684	166	0
Communitysouth Bk And TR	SC	25.0	0.032	0.056	2,644	60	<\$100M	60.0	36,305	177	0
Pickens S & LA FA	SC	25.0	0.011	0.166	864	27	<\$100M	40.0	5,208	52	0
Community Firstbank	SC	22.5	0.008	0.027	2,508	261	\$100M-500M	47.5	47,411	492	0
Palmetto Heritage Bk & TR	SC	20.0	0.025	0.106	424	7	<\$100M	45.0	3,993	15	0
Independence Nat Bk	SC	20.0	0.002	0.15	64	1	<\$100M	32.5	426	6	0
Oconee Federal S&LA	SC	17.5	0.002	0.123	534	17	\$100M-500M	37.5	4,358	34	0
Mutual Savings Bank	SC	17.5	0.01	0.124	525	21	<\$100M	10.0	777	22	0
First Federal of South Carol	SC	10.0	0.006	0.049	649	17	\$100M-500M	22.5	8,875	41	0.003
Coastalstates Bk	SC	10.0	0.001	0.011	87	1	\$100M-500M	15.0	4,426	12	0
Woodruff FS & LA	SC	10.0	0	0	0	0	<\$100M	10.0	0	0	0
Citizens B & LA	SC	10.0	0.003	0.054	280	6	<\$100M	10.0	1,093	8	0

Note: Small businesses seeking loans 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.