

Table 1. Small Business Lending in South Carolina, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Rank Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
GREENWOOD B&TC	GREENWOOD	82.5	22.5	15.0	20.0	25.0	\$100M-500M	1	37,621	4,004	87.5	85.0
ANDERSON BROS BK	MULLINS	77.5	25.0	15.0	17.5	20.0	<\$100M	1	28,295	694	87.5	90.0
FARMERS & MRCH BK OF SC	HOLLY HILL	77.5	17.5	17.5	20.0	22.5	\$100M-500M	2	42,498	941	72.5	62.5
ROCK HILL B&TC	ROCK HILL	77.5	25.0	20.0	20.0	12.5	<\$100M	2	35,989	289	47.5	35.0
BANK OF TRAVELERS REST	TRAVELERS REST	77.5	15.0	22.5	20.0	20.0	\$100M-500M	3	34,549	876	87.5	92.5
SUMTER NB	SUMTER	75.0	22.5	25.0	12.5	15.0	<\$100M	3	14,034	393	65.0	60.0
BANK OF SC	CHARLESTON	75.0	22.5	7.5	22.5	22.5	\$100M-500M	4	48,580	1,061	77.5	67.5
FIRST SOUTH BK	SPARTANBURG	75.0	25.0	25.0	15.0	10.0	<\$100M	4	22,268	194	45.0	25.0
BANK OF COLUMBIA NA	COLUMBIA	75.0	25.0	10.0	22.5	17.5	\$100M-500M	5	46,490	673	72.5	70.0
BANK OF CHARLESTON NA	CHARLESTON	75.0	25.0	7.5	22.5	20.0	\$100M-500M	6	49,044	914	77.5	72.5
PALMETTO BK	LAURENS	72.5	17.5	5.0	25.0	25.0	\$500M-\$1B	1	152,565	2,941	72.5	72.5
BANK OF WALTERBORO	WALTERBORO	72.5	22.5	12.5	17.5	20.0	<\$100M	5	26,897	768	82.5	85.0
M S BAILEY & SON BKR	CLINTON	72.5	20.0	12.5	20.0	20.0	\$100M-500M	7	40,569	826	72.5	65.0
PALMETTO ST BK	HAMPTON	72.5	20.0	15.0	20.0	17.5	\$100M-500M	8	40,609	621	85.0	87.5
CONWAY NB	CONWAY	72.5	15.0	7.5	25.0	25.0	\$100M-500M	9	93,804	2,721	82.5	85.0
FIRST NAT SOUTH	MARION	72.5	22.5	5.0	22.5	22.5	\$100M-500M	10	59,488	1,126	60.0	57.5
BANK OF YORK	YORK	72.5	15.0	20.0	17.5	20.0	\$100M-500M	11	26,467	736	82.5	85.0
CAROLINA FIRST BK	GREENVILLE	70.0	17.5	2.5	25.0	25.0	\$1B-\$10B	1	576,540	4,280	62.5	62.5
EXCHANGE BK OF SC	KINGSTREE	70.0	17.5	20.0	15.0	17.5	<\$100M	6	24,554	566	80.0	85.0
CAROLINA B&TC	LAMAR	70.0	20.0	5.0	22.5	22.5	\$100M-500M	12	49,455	1,471	65.0	62.5
CITIZENS BK	OLANTA	70.0	10.0	22.5	15.0	22.5	\$100M-500M	13	23,086	1,002	65.0	70.0
ANDERSON ST BK	HEMINGWAY	67.5	20.0	17.5	15.0	15.0	<\$100M	7	23,558	403	50.0	50.0
HORRY CTY ST BK	LORIS	67.5	12.5	25.0	12.5	17.5	<\$100M	8	17,887	634	77.5	87.5
FIRST NB OF THE CAROLINAS	GAFFNEY	67.5	25.0	25.0	7.5	10.0	<\$100M	9	9,739	233	70.0	75.0
GREENVILLE NB	GREENVILLE	67.5	20.0	7.5	20.0	20.0	\$100M-500M	14	45,314	691	75.0	52.5
CAROLINA SOUTHERN BK	SPARTANBURG	67.5	17.5	5.0	22.5	22.5	\$100M-500M	15	51,972	970	77.5	80.0
SUMMIT NB	GREENVILLE	67.5	22.5	5.0	22.5	17.5	\$100M-500M	16	53,106	648	55.0	42.5
ANCHOR BK	MYRTLE BEACH	65.0	15.0	2.5	25.0	22.5	\$500M-\$1B	2	144,858	2,104	57.5	55.0
NATIONAL BK OF SC	SUMTER	65.0	12.5	2.5	25.0	25.0	\$1B-\$10B	2	303,183	4,484	57.5	57.5
SALUDA CTY BK	SALUDA	65.0	25.0	10.0	12.5	17.5	<\$100M	10	15,887	613	75.0	67.5
FIRST CMNTY BK NA	LEXINGTON	65.0	20.0	22.5	12.5	10.0	<\$100M	11	17,634	266	47.5	40.0
ARTHUR ST BK	UNION	65.0	15.0	17.5	17.5	15.0	\$100M-500M	17	29,371	566	80.0	85.0
ORANGEBURG NB	ORANGEBURG	65.0	15.0	17.5	17.5	15.0	\$100M-500M	18	27,627	476	75.0	82.5
FIRST NB OF SC	HOLLY HILL	62.5	20.0	7.5	20.0	15.0	\$100M-500M	19	31,448	511	57.5	45.0
BRANCH BKG&TC OF SC	GREENVILLE	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	3	786,422	14,828	60.0	57.5
BANK OF GREELYVILLE	GREELEYVILLE	60.0	17.5	17.5	10.0	15.0	<\$100M	12	10,618	391	72.5	77.5
WILLIAMSBURG FIRST NB	KINGSTREE	60.0	15.0	20.0	12.5	12.5	<\$100M	13	12,835	381	45.0	55.0
WOODRUFF ST BK	WOODRUFF	60.0	17.5	22.5	12.5	7.5	<\$100M	14	13,478	160	35.0	32.5
BEACH FIRST NB	MYRTLE BEACH	60.0	22.5	25.0	7.5	5.0	<\$100M	15	9,802	115	27.5	27.5
ENTERPRISE BK OF SC	EHRHARDT	60.0	10.0	12.5	17.5	20.0	\$100M-500M	20	28,792	896	75.0	82.5
FIRST-CITIZENS B&TC OF SC	COLUMBIA	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	4	279,645	6,176	62.5	62.5
FIRST NB	ORANGEBURG	55.0	7.5	2.5	22.5	22.5	\$500M-\$1B	3	79,436	1,621	52.5	57.5
PEOPLES BK OF IVA	IVA	55.0	7.5	22.5	12.5	12.5	<\$100M	16	11,800	311	50.0	55.0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
CAROLINA ST BK	CHESNEE	55.0	15.0	22.5	10.0	7.5	<\$100M	17	10,444	189	70.0	72.5
BANK OF NEWBERRY CTY	NEWBERRY	55.0	22.5	20.0	7.5	5.0	<\$100M	18	7,344	64	25.0	30.0
GREER ST BK	GREER	55.0	12.5	7.5	17.5	17.5	\$100M-500M	21	26,782	596	62.5	55.0
COMMUNITY FIRST BK	WALHALLA	55.0	7.5	17.5	15.0	15.0	\$100M-500M	22	21,119	480	55.0	55.0
PEOPLES NB	EASLEY	52.5	12.5	10.0	15.0	15.0	\$100M-500M	23	24,338	458	57.5	52.5
CLOVER CMNTY BK	CLOVER	50.0	10.0	20.0	10.0	10.0	<\$100M	19	10,490	235	62.5	67.5
SANDHILLS BK	BETHUNE	50.0	20.0	15.0	7.5	7.5	<\$100M	20	9,023	179	62.5	65.0
CLEMSON B&TC	CLEMSON	50.0	10.0	25.0	7.5	7.5	<\$100M	21	7,309	173	25.0	30.0
FIRST NB OF PICKENS CTY	EASLEY	50.0	12.5	10.0	15.0	12.5	\$100M-500M	24	25,179	384	47.5	42.5
BANK OF BARNWELL CTY	BARNWELL	47.5	10.0	12.5	12.5	12.5	<\$100M	22	14,390	365	40.0	50.0
COUNTY BK	GREENWOOD	45.0	12.5	5.0	15.0	12.5	\$100M-500M	25	25,156	313	40.0	30.0
PEOPLES CMNTY BK OF SC	AIKEN	42.5	12.5	20.0	5.0	5.0	<\$100M	23	5,521	98	30.0	30.0
BANK OF CLARENDON	MANNING	40.0	5.0	12.5	10.0	12.5	<\$100M	24	11,726	303	52.5	65.0
CAROLINA CMNTY BK NA	LATTA	37.5	7.5	15.0	5.0	10.0	<\$100M	25	7,080	249	50.0	60.0
COMMERCIAL BK	HONEA PATH	37.5	5.0	10.0	10.0	12.5	<\$100M	26	10,200	289	40.0	37.5
VICTORY ST BK	COLUMBIA	37.5	10.0	20.0	5.0	2.5	<\$100M	27	3,099	59	52.5	57.5
EXCHANGE BK	ESTILL	37.5	12.5	10.0	7.5	7.5	<\$100M	28	8,187	183	40.0	40.0
COLONIAL BK OF SC	CAMDEN	37.5	5.0	15.0	7.5	10.0	<\$100M	29	8,372	198	52.5	60.0
BANK OF RIDGEWAY	RIDGEWAY	35.0	5.0	15.0	5.0	10.0	<\$100M	30	7,252	275	47.5	62.5
BANK OF BELTON	BELTON	35.0	2.5	25.0	2.5	5.0	<\$100M	31	2,562	80	20.0	25.0
BANK OF HEATH SPRINGS	HEATH SPRINGS	32.5	7.5	15.0	2.5	7.5	<\$100M	32	2,698	121	47.5	55.0
PAMPLICO B&TC	PAMPLICO	32.5	2.5	22.5	2.5	5.0	<\$100M	33	1,986	79	37.5	47.5
NATIONAL BK OF YORK CTY	ROCK HILL	32.5	10.0	5.0	10.0	7.5	<\$100M	34	10,361	139	25.0	20.0
JOHNSONVILLE ST BK	JOHNSONVILLE	30.0	2.5	22.5	2.5	2.5	<\$100M	35	415	54	32.5	32.5
BANK OF ABBEVILLE	ABBEVILLE	27.5	5.0	12.5	5.0	5.0	<\$100M	36	6,846	113	40.0	50.0
BLUE RIDGE BK OF WALHALLA	WALHALLA	25.0	2.5	17.5	2.5	2.5	<\$100M	37	1,432	58	30.0	30.0
FIRSTBANK NA	BEAUFORT	22.5	2.5	2.5	10.0	7.5	\$100M-500M	26	10,690	187	30.0	22.5
ALLENDALE CTY BK	FAIRFAX	22.5	2.5	12.5	2.5	5.0	<\$100M	38	1,606	114	27.5	35.0
COMMUNITY FIRSTBANK	CHARLESTON	22.5	7.5	5.0	7.5	2.5	<\$100M	39	7,493	37	12.5	10.0
FLORENCE CTY NB	FLORENCE	22.5	7.5	7.5	5.0	2.5	<\$100M	40	3,279	48	30.0	15.0
BANK OF JEFFERSON	JEFFERSON	20.0	2.5	12.5	2.5	2.5	<\$100M	41	367	18	25.0	25.0
CAROLINA CMRL BK	ALLENDALE	20.0	5.0	7.5	5.0	2.5	<\$100M	42	3,437	23	10.0	10.0
DARLINGTON CTY BK	DARLINGTON	17.5	5.0	2.5	5.0	5.0	<\$100M	43	3,273	106	22.5	25.0
BANK OF WESTMINSTER	WESTMINSTER	17.5	2.5	10.0	2.5	2.5	<\$100M	44	1,126	38	22.5	20.0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from call report data.

Table 2. Small-Business-Friendly Banks by Bank Size in South Carolina, June 1998

Bank Name	Location	State	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL(\$) (4)	Rank LSBL(#) (5)	Bank Asset Sz. (6)	Rank by Bank Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
GREENWOOD B&TC	GREENWOOD	SC	82.5	22.5	15.0	20.0	25.0	\$100M-500M	1	37,621	4,004	87.5	85.0
ANDERSON BROS BK	MULLINS	SC	77.5	25.0	15.0	17.5	20.0	<\$100M	1	28,295	694	87.5	90.0
FARMERS & MRCH BK OF SC	HOLLY HILL	SC	77.5	17.5	17.5	20.0	22.5	\$100M-500M	2	42,498	941	72.5	62.5
ROCK HILL B&TC	ROCK HILL	SC	77.5	25.0	20.0	20.0	12.5	<\$100M	2	35,989	289	47.5	35.0
BANK OF TRAVELERS REST	TRAVELERS REST	SC	77.5	15.0	22.5	20.0	20.0	\$100M-500M	3	34,549	876	87.5	92.5
SUMTER NB	SUMTER	SC	75.0	22.5	25.0	12.5	15.0	<\$100M	3	14,034	393	65.0	60.0
BANK OF SC	CHARLESTON	SC	75.0	22.5	7.5	22.5	22.5	\$100M-500M	4	48,580	1,061	77.5	67.5
FIRST SOUTH BK	SPARTANBURG	SC	75.0	25.0	25.0	15.0	10.0	<\$100M	4	22,268	194	45.0	25.0
BANK OF COLUMBIA NA	COLUMBIA	SC	75.0	25.0	10.0	22.5	17.5	\$100M-500M	5	46,490	673	72.5	70.0
BANK OF CHARLESTON NA	CHARLESTON	SC	75.0	25.0	7.5	22.5	20.0	\$100M-500M	6	49,044	914	77.5	72.5
PALMETTO BK	LAURENS	SC	72.5	17.5	5.0	25.0	25.0	\$500M-\$1B	1	152,565	2,941	72.5	72.5
CAROLINA FIRST BK	GREENVILLE	SC	70.0	17.5	2.5	25.0	25.0	\$1B-\$10B	1	576,540	4,280	62.5	62.5

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from call report data.

Table 3. Top Lenders in Small Business Loans in South Carolina under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
BB&T CORPORATION	NC	388,737	6,335	\$10B-\$50B	139,622	5,441	233,696	6,016	
NATIONSBANK CORPORATION	NC	347,725	3,275	>\$50B	85,709	2,483	157,575	2,909	
CAROLINA FIRST CORPORATION	SC	295,068	2,202	\$1B-\$10B	54,632	1,401	134,192	1,881	
SYNOVUS FINANCIAL CORP.	GA	293,319	3,833	\$1B-\$10B	85,181	3,167	146,969	3,536	
WACHOVIA CORPORATION	NC	273,475	5,539	>\$50B	92,199	4,962	146,206	5,285	
FIRST CITIZENS BANCORPORATIO	SC	177,844	5,814	\$1B-\$10B	95,999	5,509	129,052	5,717	
CNB CORPORATION	SC	133,430	3,217	<\$1B	59,878	2,932	90,994	3,126	
FIRST UNION CORPORATION	NC	113,810	914	>\$50B	20,844	640	45,107	776	
PALMETTO BANCSHARES INC.	SC	86,687	1,678	<\$1B	39,312	1,480	62,708	1,625	
FIRST NATIONAL CORPORATION	SC	59,955	1,205	<\$1B	26,337	1,072	41,127	1,162	
ANCHOR FINANCIAL CORPORATION	SC	52,609	609	<\$1B	16,446	482	28,394	557	
AMERICAN EXPRESS CENTURION B	UT	34,554	3,111	\$10B-\$50B	34,554	3,111	34,554	3,111	**
SUNTRUST BANKS INC.	GA	14,970	130	>\$50B	2,512	93	6,122	115	
NATIONAL COMMERCE BANCORPORA	TN	12,891	83	\$1B-\$10B	1,962	23	10,223	74	
MOUNTAINWEST FNCL	UT	11,845	3,973	<\$1B	11,845	3,973	11,845	3,973	
WELLS FARGO & COMPANY	CA	10,836	650	>\$50B	10,836	650	10,836	650	
1ST SOURCE CORPORATION	IN	9,450	39	\$1B-\$10B	647	13	2,761	27	
ADVANTA FNCL CORP	UT	9,007	950	<\$1B	9,007	950	9,007	950	
BANC ONE CORPORATION	OH	7,344	162	>\$50B	3,060	152	3,545	155	
MARINE MIDLAND BK	NY	5,197	19	\$10B-\$50B	112	2	1,229	9	
FIRST CITIZENS BANCSHARES I	NC	5,094	55	\$1B-\$10B	1,073	44	2,542	51	
CHASE MANHATTAN CORPORATION	NY	4,866	280	>\$50B	4,866	280	4,866	280	
MBNA CORPORATION	DE	2,787	264	\$10B-\$50B	2,787	264	2,787	264	**
BANK OF NEW YORK COMPANY IN	NY	2,680	8	\$10B-\$50B	0	0	1,200	5	
NATIONAL CITY CORPORATION	OH	2,143	10	>\$50B	293	6	793	8	
FIRST AMERICAN CORPORATION	TN	2,000	2	\$10B-\$50B	0	0	0	0	
CCB FINANCIAL CORPORATION	NC	1,922	14	\$1B-\$10B	222	12	222	12	
PRUDENTIAL B&TC	GA	1,497	153	<\$1B	997	152	997	152	**
SIGNAL CORP	OH	1,398	43	\$1B-\$10B	1,398	43	1,398	43	
PNC BANK CORP.	PA	1,099	6	>\$50B	155	3	599	5	
NORWEST CORPORATION	MN	1,042	10	>\$50B	271	7	471	8	
COMPASS BANCSHARES INC.	AL	1,012	3	\$10B-\$50B	0	0	347	2	

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Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from Community Reinvestment Act (CRA) data.

Table 4. Number of Reporting Banks by Bank Asset Size and by State, 1997 - 1998

State	1997	1998	1998 Bank Asset Size Class				
			<\$100M	\$100M-500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	178	170	105	56	4	2	3
Alaska	6	6	1	3	-	2	-
Arizona	37	42	23	9	5	4	1
Arkansas	234	221	133	82	4	2	-
California	339	336	135	143	31	24	3
Colorado	216	210	138	64	4	4	-
Connecticut	29	27	11	15	-	1	-
Delaware	38	34	9	7	3	12	3
District of Columbia	7	6	2	3	1	-	-
Florida	274	259	140	89	7	22	1
Georgia	348	346	214	115	12	4	1
Hawaii	14	13	7	2	1	3	-
Idaho	18	18	10	8	-	-	-
Illinois	801	772	488	230	32	17	5
Indiana	193	184	79	80	14	11	-
Iowa	462	443	363	68	7	5	-
Kansas	408	399	333	59	5	2	-
Kentucky	271	269	174	82	4	9	-
Louisiana	167	155	98	46	6	4	1
Maine	19	17	6	10	-	1	-
Maryland	86	82	22	47	8	5	-
Massachusetts	49	46	15	21	2	6	2
Michigan	176	163	82	69	2	5	5
Minnesota	519	520	421	89	4	4	2
Mississippi	108	101	50	43	3	5	-
Missouri	408	397	297	84	6	10	-
Montana	97	91	75	13	-	3	-
Nebraska	328	325	278	43	1	3	-
Nevada	23	25	9	7	1	8	-
New Hampshire	22	19	8	7	1	3	-
New Jersey	70	72	15	42	4	9	2
New Mexico	67	57	30	24	1	2	-
New York	157	152	47	59	18	19	9
North Carolina	57	63	23	26	6	4	4
North Dakota	119	117	98	16	1	2	-
Ohio	244	224	122	68	16	12	6
Oklahoma	326	317	247	63	4	3	-
Oregon	41	42	23	17	2	-	-
Pennsylvania	217	209	48	126	14	18	3
Rhode Island	7	7	1	1	2	2	1
South Carolina	80	77	44	26	3	4	-
South Dakota	113	105	80	21	1	2	1
Tennessee	234	214	120	79	7	5	3
Texas	856	818	572	209	20	15	2
Utah	48	50	29	15	2	2	2
Virginia	155	150	53	82	8	6	1
Vermont	22	21	7	9	3	2	-
Washington	78	78	46	28	3	1	-
Wisconsin	364	350	230	100	13	7	-
West Virginia	110	95	45	40	6	4	-
Wyoming	53	52	38	11	1	2	-
National	9,293	8,966	5,644	2,656	303	302	61

Source: Office of Advocacy, U.S. Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.