

Table 3A Expanded. Small Business Lending Institutions in South Carolina Using Call Report Data, June 2007

| Name of Lending Institution | City | Small Business Lending (<\$1M) | | | | | Micro Business Lending (<\$100k) | | | | |
|-----------------------------------|----------------|--------------------------------|----------------|-----------------|----------------------|--------------|----------------------------------|-------------------|-------------------------|--------------|----------------|
| | | Total Rank (1) | LSBL/TA (2) | LSBL/TBL (3) | LSBL\$ (1000) (4) | LSBL# (5) | Institution Asset Size (6) | Total Rank (7) | SSBL\$ (1000) (8) | SSBL# (9) | CRD/TA (10) |
| Palmetto Bk | Laurens | 92.5 | 0.527 | 0.978 | 622,236 | 3,222 | \$1B-\$10B | 70.0 | 49,053 | 2,120 | 0.01 |
| Arthur St Bk | Union | 87.5 | 0.301 | 1 | 179,039 | 1,943 | \$500M-\$1B | 80.0 | 30,304 | 1,204 | 0.003 |
| Sentry Bank & Trust | Cheraw | 85.0 | 0.251 | 0.985 | 60,183 | 288 | \$100M-500M | 75.0 | 5,329 | 170 | 0.002 |
| Community Resrc Bk NA | Orangeburg | 85.0 | 0.307 | 0.865 | 178,855 | 2,373 | \$500M-\$1B | 87.5 | 62,471 | 1,788 | 0 |
| First Piedmont FS & LA of Gaffney | Gaffney | 82.5 | 0.164 | 1 | 42,818 | 266 | \$100M-500M | 72.5 | 3,967 | 151 | 0 |
| Peoples NB | Easley | 82.5 | 0.291 | 1 | 91,865 | 712 | \$100M-500M | 57.5 | 12,299 | 380 | 0 |
| First Palmetto Savings Bank | Camden | 82.5 | 0.172 | 0.593 | 159,570 | 1,482 | \$500M-\$1B | 85.0 | 23,032 | 946 | 0.001 |
| First Capital Bank | Bennettsville | 80.0 | 0.315 | 0.941 | 18,835 | 240 | <\$100M | 87.5 | 3,750 | 190 | 0 |
| Enterprise Bk of SC | Ehrhardt | 80.0 | 0.28 | 0.972 | 100,558 | 1,453 | \$100M-500M | 95.0 | 65,176 | 1,291 | 0.001 |
| Conway NB | Conway | 80.0 | 0.222 | 0.84 | 186,975 | 3,184 | \$500M-\$1B | 90.0 | 67,185 | 2,684 | 0.003 |
| First Savers Bank | Greenville | 77.5 | 0.181 | 0.755 | 42,904 | 247 | \$100M-500M | 75.0 | 4,664 | 124 | 0 |
| Security Federal Bank | Aiken | 77.5 | 0.11 | 0.535 | 84,640 | 760 | \$500M-\$1B | 85.0 | 12,546 | 468 | 0.002 |
| First Fs&La of Charleston | Charleston | 77.5 | 0.071 | 0.625 | 187,940 | 2,897 | \$1B-\$10B | 85.0 | 38,004 | 2,184 | 0.005 |
| Pickens S & LA FA | Pickens | 75.0 | 0.124 | 1 | 11,491 | 115 | <\$100M | 72.5 | 1,925 | 65 | 0 |
| Bank of Walterboro | Walterboro | 75.0 | 0.407 | 0.946 | 66,069 | 941 | \$100M-500M | 87.5 | 22,489 | 743 | 0 |
| Coastal Federal Bank | Myrtle Beach | 75.0 | 0.081 | 0.584 | 142,138 | 1,373 | \$1B-\$10B | 82.5 | 20,061 | 926 | 0 |
| Carolina Federal Savings Bank | Charleston | 72.5 | 0.142 | 1 | 7,161 | 95 | <\$100M | 90.0 | 7,161 | 95 | 0 |
| Southern Bank & Trust | Aiken | 72.5 | 0.262 | 0.925 | 16,789 | 97 | <\$100M | 65.0 | 1,372 | 48 | 0 |
| Citizens Bk | Olanda | 70.0 | 0.233 | 0.899 | 72,148 | 1,871 | \$100M-500M | 90.0 | 29,618 | 1,643 | 0 |
| Plantation Federal Bank | Pawleys Island | 70.0 | 0.101 | 0.543 | 36,094 | 319 | \$100M-500M | 75.0 | 5,284 | 206 | 0 |
| Pee Dee Federal Savings Bank | Marion | 67.5 | 0.235 | 0.706 | 9,565 | 132 | <\$100M | 82.5 | 2,513 | 102 | 0 |
| Independence Nat Bk | Greenville | 67.5 | 0.404 | 1 | 40,094 | 186 | <\$100M | 22.5 | 2,549 | 86 | 0 |
| Grandsouth Bk | Greenville | 67.5 | 0.279 | 0.764 | 92,139 | 817 | \$100M-500M | 65.0 | 16,709 | 519 | 0 |
| Greenville First Bk NA | Greenville | 67.5 | 0.254 | 0.594 | 145,943 | 1,243 | \$500M-\$1B | 40.0 | 11,444 | 437 | 0 |
| South Carolina Cmnty Bk | ColUmbia | 65.0 | 0.376 | 1 | 26,007 | 317 | <\$100M | 62.5 | 6,353 | 216 | 0 |
| First Federal of South Carol | Walterboro | 65.0 | 0.106 | 0.987 | 13,085 | 114 | \$100M-500M | 75.0 | 2,213 | 73 | 0 |
| Bank of SS | Charleston | 65.0 | 0.3 | 0.72 | 70,911 | 731 | \$100M-500M | 65.0 | 13,115 | 486 | 0 |
| Anderson Bros Bk | Mullins | 65.0 | 0.194 | 0.943 | 71,368 | 1,246 | \$100M-500M | 87.5 | 29,530 | 1,029 | 0.003 |
| Community First Bk | Walhalla | 65.0 | 0.186 | 1 | 68,823 | 1,044 | \$100M-500M | 87.5 | 32,371 | 885 | 0.002 |
| South Carolina B&T NA | Orangeburg | 65.0 | 0.183 | 0.658 | 365,525 | 6,591 | \$1B-\$10B | 75.0 | 73,199 | 5,155 | 0 |
| Woodlands Bank | Beaufort | 62.5 | 0.166 | 0.805 | 9,308 | 78 | <\$100M | 67.5 | 1,396 | 44 | 0 |
| Bank of York | York | 62.5 | 0.261 | 0.992 | 42,092 | 685 | \$100M-500M | 72.5 | 11,791 | 538 | 0.003 |
| Greer St Bk | Greer | 62.5 | 0.222 | 0.769 | 77,785 | 1,030 | \$100M-500M | 70.0 | 17,518 | 761 | 0 |
| First South Bk | Spartanburg | 62.5 | 0.282 | 0.508 | 103,471 | 546 | \$100M-500M | 32.5 | 8,567 | 245 | 0 |
| Horry Cty St Bk | Loris | 62.5 | 0.243 | 0.638 | 96,408 | 1,138 | \$100M-500M | 72.5 | 22,247 | 805 | 0 |
| First Reliance Bk | Florence | 62.5 | 0.234 | 0.575 | 119,061 | 1,011 | \$500M-\$1B | 50.0 | 13,238 | 593 | 0 |
| First Cmnty Bk NA | Lexington | 62.5 | 0.187 | 0.784 | 103,358 | 1,216 | \$500M-\$1B | 67.5 | 21,216 | 731 | 0 |
| Carolina Alli Bk | Spartanburg | 60.0 | 0.305 | 1 | 22,412 | 122 | <\$100M | 25.0 | 1,934 | 51 | 0 |
| Heritage Cmnty Bk | Hartsville | 60.0 | 0.306 | 1 | 27,724 | 276 | <\$100M | 55.0 | 6,178 | 176 | 0 |
| Bank of Anderson NA | Anderson | 60.0 | 0.247 | 1 | 36,228 | 307 | \$100M-500M | 47.5 | 5,603 | 205 | 0 |
| Communitysouth Bk And TR | Easley | 60.0 | 0.267 | 0.696 | 85,308 | 591 | \$100M-500M | 45.0 | 10,109 | 305 | 0 |
| Bank of Travelers Rest | Travelers Rest | 60.0 | 0.221 | 0.709 | 83,989 | 1,168 | \$100M-500M | 77.5 | 19,905 | 962 | 0.011 |

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| Name of Lending Institution | City | Small Business Lending (<\$1M) | | | | | Micro Business Lending (<\$100k) | | | | |
|------------------------------|--------------------|--------------------------------|----------------|-----------------|----------------------|--------------|----------------------------------|-------------------|-------------------------|--------------|----------------|
| | | Total Rank (1) | LSBL/TA (2) | LSBL/TBL (3) | LSBL\$ (1000) (4) | LSBL# (5) | Institution Asset Size (6) | Total Rank (7) | SSBL\$ (1000) (8) | SSBL# (9) | CRD/TA (10) |
| Beach First NB | Myrtle Beach | 60.0 | 0.191 | 0.618 | 109,697 | 1,027 | \$500M-\$1B | 60.0 | 18,461 | 637 | 0.001 |
| First Citizens B&T Co | ColUmbia | 60.0 | 0.1 | 0.623 | 595,817 | 5,635 | \$1B-\$10B | 62.5 | 91,215 | 3,395 | 0.008 |
| Carolina First Bk | Greenville | 60.0 | 0.179 | 0.454 | 1,613,821 | 11,737 | \$1B-\$10B | 62.5 | 223,800 | 6,445 | 0 |
| Home FS & LA | Bamberg | 57.5 | 0.065 | 1 | 1,936 | 26 | <\$100M | 77.5 | 1,936 | 26 | 0 |
| Mutual Savings Bank | Hartsville | 57.5 | 0.113 | 0.836 | 5,897 | 34 | <\$100M | 47.5 | 440 | 14 | 0 |
| Bank of Greeleyville | Greeleyville | 57.5 | 0.302 | 1 | 18,294 | 373 | <\$100M | 82.5 | 18,294 | 373 | 0 |
| Spratt S & LA | Chester | 57.5 | 0.072 | 0.804 | 6,602 | 112 | <\$100M | 80.0 | 3,161 | 97 | 0 |
| First NB of SC | Holly Hill | 57.5 | 0.248 | 0.918 | 39,814 | 435 | \$100M-500M | 60.0 | 8,368 | 324 | 0 |
| Farmers & Mrch Bk of SC | Holly Hill | 57.5 | 0.214 | 0.88 | 46,601 | 798 | \$100M-500M | 75.0 | 12,272 | 638 | 0 |
| South Carolina B&T of Piedmo | Rock Hill | 57.5 | 0.216 | 0.743 | 59,815 | 949 | \$100M-500M | 62.5 | 11,161 | 673 | 0 |
| Carolina B&TC | Lamar | 57.5 | 0.245 | 0.6 | 74,961 | 690 | \$100M-500M | 52.5 | 12,246 | 433 | 0.005 |
| Palmetto St Bk | Hampton | 57.5 | 0.219 | 0.836 | 83,794 | 679 | \$100M-500M | 52.5 | 11,993 | 445 | 0.002 |
| National Bk of SC | Sumter | 57.5 | 0.141 | 0.358 | 631,702 | 5,906 | \$1B-\$10B | 62.5 | 103,797 | 3,838 | 0.001 |
| Darlington Cty Bk | Darlington | 55.0 | 0.298 | 1 | 12,098 | 251 | <\$100M | 57.5 | 3,666 | 214 | 0 |
| Atlantic Cmnty Bk | Bluffton | 55.0 | 0.268 | 1 | 17,213 | 98 | <\$100M | 22.5 | 1,437 | 53 | 0 |
| Carolina NB&TC | ColUmbia | 52.5 | 0.267 | 0.603 | 60,193 | 390 | \$100M-500M | 30.0 | 5,695 | 188 | 0 |
| Countybank | Greenwood | 52.5 | 0.218 | 0.941 | 53,433 | 389 | \$100M-500M | 82.5 | 28,692 | 288 | 0 |
| Southcoast Cmnty Bk | Mount Pleasant | 52.5 | 0.185 | 0.732 | 85,165 | 645 | \$100M-500M | 40.0 | 9,326 | 374 | 0 |
| Bankgreenville | Greenville | 50.0 | 0.27 | 1 | 10,990 | 83 | <\$100M | 35.0 | 1,715 | 50 | 0 |
| Exchange Bk of SC | Kingstree | 50.0 | 0.159 | 1 | 18,915 | 418 | \$100M-500M | 85.0 | 18,915 | 418 | 0 |
| Cornerstone NB | Easley | 50.0 | 0.256 | 0.802 | 35,170 | 381 | \$100M-500M | 50.0 | 6,269 | 252 | 0 |
| Bank of Clarendon | Manning | 50.0 | 0.215 | 0.969 | 36,861 | 328 | \$100M-500M | 40.0 | 4,724 | 214 | 0 |
| Lowcountry NB | Beaufort | 50.0 | 0.174 | 1 | 33,698 | 196 | \$100M-500M | 30.0 | 3,700 | 105 | 0 |
| Capitalbank | Greenwood | 50.0 | 0.137 | 0.604 | 105,417 | 882 | \$500M-\$1B | 40.0 | 12,032 | 465 | 0 |
| Seneca NB | Seneca | 47.5 | 0.238 | 1 | 15,336 | 115 | <\$100M | 42.5 | 2,953 | 69 | 0 |
| Harbourside Community Bank | Hilton Head Island | 47.5 | 0.054 | 0.762 | 3,847 | 26 | <\$100M | 52.5 | 566 | 11 | 0 |
| Clover Cmnty Bk | Clover | 47.5 | 0.275 | 0.823 | 31,285 | 300 | \$100M-500M | 50.0 | 5,498 | 194 | 0.001 |
| Peoples Bk | Iva | 47.5 | 0.198 | 0.853 | 39,632 | 485 | \$100M-500M | 80.0 | 21,096 | 402 | 0 |
| Oconee Federal S&LA | Seneca | 45.0 | 0.01 | 0.958 | 2,909 | 27 | \$100M-500M | 50.0 | 466 | 14 | 0 |
| Crescent Bk | Myrtle Beach | 45.0 | 0.19 | 0.517 | 79,981 | 530 | \$100M-500M | 32.5 | 7,882 | 264 | 0 |
| Kingstree FS & LA | Kingstree | 42.5 | 0.023 | 1 | 529 | 5 | <\$100M | 27.5 | 26 | 1 | 0 |
| Congaree St Bk | West ColUmbia | 42.5 | 0.267 | 0.823 | 13,539 | 101 | <\$100M | 37.5 | 2,140 | 58 | 0 |
| Woodruff FS & LA | Woodruff | 42.5 | 0.055 | 0.524 | 4,792 | 44 | <\$100M | 60.0 | 974 | 25 | 0 |
| Williamsburg First NB | Kingstree | 42.5 | 0.189 | 0.777 | 23,001 | 428 | \$100M-500M | 67.5 | 7,231 | 357 | 0 |
| Citizens B & LA | Greer | 40.0 | 0.038 | 0.521 | 3,590 | 23 | <\$100M | 45.0 | 467 | 10 | 0 |
| First NB of The South | Spartanburg | 40.0 | 0.151 | 0.515 | 84,137 | 590 | \$500M-\$1B | 32.5 | 9,280 | 313 | 0 |
| Atlantic Bank & Trust | Charleston | 35.0 | 0.049 | 0.252 | 2,781 | 8 | <\$100M | 27.5 | 53 | 1 | 0 |
| Sandhills Bk | North Myrtle Beach | 35.0 | 0.204 | 0.895 | 15,691 | 140 | <\$100M | 30.0 | 2,004 | 83 | 0 |
| Tidelands Bk | Mount Pleasant | 35.0 | 0.132 | 0.56 | 56,493 | 416 | \$100M-500M | 37.5 | 8,000 | 262 | 0 |
| Community FirstBank | Charleston | 35.0 | 0.151 | 0.466 | 68,309 | 493 | \$100M-500M | 25.0 | 4,192 | 255 | 0 |
| Abbeville S&LA SSB | Abbeville | 32.5 | 0.084 | 1 | 6,844 | 84 | <\$100M | 20.0 | 902 | 48 | 0 |
| Harbor Nat Bk | Charleston | 32.5 | 0.224 | 0.598 | 24,033 | 108 | \$100M-500M | 10.0 | 898 | 33 | 0 |
| Allendale Cty Bk | Fairfax | 30.0 | 0.111 | 1 | 5,500 | 37 | <\$100M | 62.5 | 5,500 | 37 | 0 |

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|-----------------------------|--------------------|--------------------------------|----------------|-----------------|----------------------|--------------|----------------------------------|-------------------|-------------------------|--------------|----------------|
| | | Total Rank (1) | LSBL/TA (2) | LSBL/TBL (3) | LSBL\$ (1000) (4) | LSBL# (5) | Institution Asset Size (6) | Total Rank (7) | SSBL\$ (1000) (8) | SSBL# (9) | CRD/TA (10) |
| Pinnacle Bk of SC | Greenville | 30.0 | 0.208 | 0.801 | 11,554 | 68 | <\$100M | 22.5 | 1,396 | 36 | 0 |
| Bankmeridian NA | ColUmbia | 30.0 | 0.196 | 0.539 | 39,320 | 197 | \$100M-500M | 22.5 | 3,898 | 86 | 0 |
| Bank of Jefferson | Jefferson | 27.5 | 0.088 | 1 | 1,261 | 37 | <\$100M | 52.5 | 1,261 | 37 | 0 |
| Bank of Westminster | Westminster | 27.5 | 0.092 | 1 | 2,829 | 44 | <\$100M | 55.0 | 2,829 | 44 | 0 |
| Blue Ridge Bk of Walhalla | Walhalla | 27.5 | 0.086 | 1 | 5,363 | 76 | <\$100M | 57.5 | 4,963 | 75 | 0 |
| Commercial Bk | Honea Path | 27.5 | 0.141 | 0.771 | 15,508 | 218 | \$100M-500M | 42.5 | 3,628 | 167 | 0 |
| Coastalstates Bk | Hilton Head Island | 27.5 | 0.107 | 0.674 | 35,852 | 274 | \$100M-500M | 25.0 | 4,040 | 142 | 0 |
| Provident Cmnty Bk NA | Rock Hill | 27.5 | 0.112 | 0.516 | 43,664 | 324 | \$100M-500M | 22.5 | 5,440 | 176 | 0 |
| Palmetto Heritage Bk & TR | Pawleys Island | 17.5 | 0.137 | 0.646 | 8,344 | 42 | <\$100M | 10.0 | 533 | 22 | 0 |

Note: NR = not ranked

Source: U.S. Small Business Administration, Office of Advocacy, from Call Reports collected by the Federal Reserve Board.

Table 3B Expanded. Small Business Lending Institutions in South Carolina Using Call Report Data, June 2007

| Name of Lending Institution | City | Micro Business Lending (<\$100k) | | | | Small Business Lending (<\$1M) | | | | CRD/TA (10) | |
|----------------------------------|----------------|----------------------------------|----------------|-----------------|----------------------|--------------------------------|-------------------------------|-------------------|----------------------|----------------|--------------|
| | | Total Rank (1) | SSBL/TA (2) | SSBL/TBL (3) | SSBL\$(1,000) (4) | SSBL# (5) | Institution Asset Size (6) | Total Rank (7) | LSBL\$(1,000) (8) | | LSBL# (9) |
| Enterprise Bk of SC | Ehrhardt | 95.0 | 0.181 | 0.63 | 65,176 | 1,291 | \$100M-500M | 80.0 | 100,558 | 1,453 | 0.001 |
| Carolina Federal Savings Bank | Charleston | 90.0 | 0.142 | 1 | 7,161 | 95 | <\$100M | 72.5 | 7,161 | 95 | 0 |
| Citizens Bk | Olanta | 90.0 | 0.096 | 0.369 | 29,618 | 1,643 | \$100M-500M | 70.0 | 72,148 | 1,871 | 0 |
| Conway NB | Conway | 90.0 | 0.08 | 0.302 | 67,185 | 2,684 | \$500M-\$1B | 80.0 | 186,975 | 3,184 | 0.003 |
| First Capital Bank | Bennettsville | 87.5 | 0.063 | 0.187 | 3,750 | 190 | <\$100M | 80.0 | 18,835 | 240 | 0 |
| Bank of Walterboro | Walterboro | 87.5 | 0.139 | 0.322 | 22,489 | 743 | \$100M-500M | 75.0 | 66,069 | 941 | 0 |
| Anderson Bros Bk | Mullins | 87.5 | 0.08 | 0.39 | 29,530 | 1,029 | \$100M-500M | 65.0 | 71,368 | 1,246 | 0.003 |
| Community First Bk | Walhalla | 87.5 | 0.087 | 0.47 | 32,371 | 885 | \$100M-500M | 65.0 | 68,823 | 1,044 | 0.002 |
| Community Resrc Bk NA | Orangeburg | 87.5 | 0.107 | 0.302 | 62,471 | 1,788 | \$500M-\$1B | 85.0 | 178,855 | 2,373 | 0 |
| Exchange Bk of SC | Kingstree | 85.0 | 0.159 | 1 | 18,915 | 418 | \$100M-500M | 50.0 | 18,915 | 418 | 0 |
| Security Federal Bank | Aiken | 85.0 | 0.016 | 0.079 | 12,546 | 468 | \$500M-\$1B | 77.5 | 84,640 | 760 | 0.002 |
| First Palmetto Savings Bank | Camden | 85.0 | 0.025 | 0.086 | 23,032 | 946 | \$500M-\$1B | 82.5 | 159,570 | 1,482 | 0.001 |
| First Fs&La of Charleston | Charleston | 85.0 | 0.014 | 0.126 | 38,004 | 2,184 | \$1B-\$10B | 77.5 | 187,940 | 2,897 | 0.005 |
| Pee Dee Federal Savings Bank | Marion | 82.5 | 0.062 | 0.186 | 2,513 | 102 | <\$100M | 67.5 | 9,565 | 132 | 0 |
| Bank of Greeleyville | Greeleyville | 82.5 | 0.302 | 1 | 18,294 | 373 | <\$100M | 57.5 | 18,294 | 373 | 0 |
| Countybank | Greenwood | 82.5 | 0.117 | 0.505 | 28,692 | 288 | \$100M-500M | 52.5 | 53,433 | 389 | 0 |
| Coastal Federal Bank | Myrtle Beach | 82.5 | 0.011 | 0.082 | 20,061 | 926 | \$1B-\$10B | 75.0 | 142,138 | 1,373 | 0 |
| Spratt S & LA | Chester | 80.0 | 0.034 | 0.385 | 3,161 | 97 | <\$100M | 57.5 | 6,602 | 112 | 0 |
| Peoples Bk | Iva | 80.0 | 0.105 | 0.454 | 21,096 | 402 | \$100M-500M | 47.5 | 39,632 | 485 | 0 |
| Arthur St Bk | Union | 80.0 | 0.051 | 0.169 | 30,304 | 1,204 | \$500M-\$1B | 87.5 | 179,039 | 1,943 | 0.003 |
| Home FS & LA | Bamberg | 77.5 | 0.065 | 1 | 1,936 | 26 | <\$100M | 57.5 | 1,936 | 26 | 0 |
| Bank of Travelers Rest | Travelers Rest | 77.5 | 0.052 | 0.168 | 19,905 | 962 | \$100M-500M | 60.0 | 83,989 | 1,168 | 0.011 |
| First Federal of South Carol | Walterboro | 75.0 | 0.018 | 0.167 | 2,213 | 73 | \$100M-500M | 65.0 | 13,085 | 114 | 0 |
| Farmers & Mrch Bk of SC | Holly Hill | 75.0 | 0.056 | 0.232 | 12,272 | 638 | \$100M-500M | 57.5 | 46,601 | 798 | 0 |
| First Savers Bank | Greenville | 75.0 | 0.02 | 0.082 | 4,664 | 124 | \$100M-500M | 77.5 | 42,904 | 247 | 0 |
| Sentry Bank & Trust | Cheraw | 75.0 | 0.022 | 0.087 | 5,329 | 170 | \$100M-500M | 85.0 | 60,183 | 288 | 0.002 |
| Plantation Federal Bank | Pawleys Island | 75.0 | 0.015 | 0.079 | 5,284 | 206 | \$100M-500M | 70.0 | 36,094 | 319 | 0 |
| South Carolina B&T NA | Orangeburg | 75.0 | 0.037 | 0.132 | 73,199 | 5,155 | \$1B-\$10B | 65.0 | 365,525 | 6,591 | 0 |
| Pickens S & LA FA | Pickens | 72.5 | 0.021 | 0.168 | 1,925 | 65 | <\$100M | 75.0 | 11,491 | 115 | 0 |
| Bank of York | York | 72.5 | 0.073 | 0.278 | 11,791 | 538 | \$100M-500M | 62.5 | 42,092 | 685 | 0.003 |
| First Piedmont FS & LA of Gaffne | Gaffney | 72.5 | 0.015 | 0.093 | 3,967 | 151 | \$100M-500M | 82.5 | 42,818 | 266 | 0 |
| Horry Cty St Bk | Loris | 72.5 | 0.056 | 0.147 | 22,247 | 805 | \$100M-500M | 62.5 | 96,408 | 1,138 | 0 |
| Greer St Bk | Greer | 70.0 | 0.05 | 0.173 | 17,518 | 761 | \$100M-500M | 62.5 | 77,785 | 1,030 | 0 |
| Palmetto Bk | Laurens | 70.0 | 0.042 | 0.077 | 49,053 | 2,120 | \$1B-\$10B | 92.5 | 622,236 | 3,222 | 0.01 |
| Woodlands Bank | Beaufort | 67.5 | 0.025 | 0.121 | 1,396 | 44 | <\$100M | 62.5 | 9,308 | 78 | 0 |
| Williamsburg First NB | Kingstree | 67.5 | 0.059 | 0.244 | 7,231 | 357 | \$100M-500M | 42.5 | 23,001 | 428 | 0 |
| First Cmnty Bk NA | Lexington | 67.5 | 0.038 | 0.161 | 21,216 | 731 | \$500M-\$1B | 62.5 | 103,358 | 1,216 | 0 |
| Southern Bank & Trust | Aiken | 65.0 | 0.021 | 0.076 | 1,372 | 48 | <\$100M | 72.5 | 16,789 | 97 | 0 |
| Bank of SS | Charleston | 65.0 | 0.055 | 0.133 | 13,115 | 486 | \$100M-500M | 65.0 | 70,911 | 731 | 0 |
| Grandsouth Bk | Greenville | 65.0 | 0.051 | 0.138 | 16,709 | 519 | \$100M-500M | 67.5 | 92,139 | 817 | 0 |

Table 3B Expanded. Small Business Lending Institutions in South Carolina Using Call Report Data, June 2007

| Name of Lending Institution | City | Micro Business Lending (<\$100k) | | | | Small Business Lending (<\$1M) | | | | | |
|------------------------------|-------------------|----------------------------------|----------------|-----------------|----------------------|--------------------------------|-------------------------------|-------------------|----------------------|--------------|----------------|
| | | Total Rank (1) | SSBL/TA (2) | SSBL/TBL (3) | SSBL\$(1,000) (4) | SSBL# (5) | Institution Asset Size (6) | Total Rank (7) | LSBL\$(1,000) (8) | LSBL# (9) | CRD/TA (10) |
| Allendale Cty Bk | Fairfax | 62.5 | 0.111 | 1 | 5,500 | 37 | <\$100M | 30.0 | 5,500 | 37 | 0 |
| South Carolina Cmnty Bk | Columbia | 62.5 | 0.092 | 0.244 | 6,353 | 216 | <\$100M | 65.0 | 26,007 | 317 | 0 |
| South Carolina B&T of Piedmo | Rock Hill | 62.5 | 0.04 | 0.139 | 11,161 | 673 | \$100M-500M | 57.5 | 59,815 | 949 | 0 |
| National Bk of SC | Sumter | 62.5 | 0.023 | 0.059 | 103,797 | 3,838 | \$1B-\$10B | 57.5 | 631,702 | 5,906 | 0.001 |
| First Citizens B&T Co | Columbia | 62.5 | 0.015 | 0.095 | 91,215 | 3,395 | \$1B-\$10B | 60.0 | 595,817 | 5,635 | 0.008 |
| Carolina First Bk | Greenville | 62.5 | 0.025 | 0.063 | 223,800 | 6,445 | \$1B-\$10B | 60.0 | 1,613,821 | 11,737 | 0 |
| Woodruff FS & LA | Woodruff | 60.0 | 0.011 | 0.107 | 974 | 25 | <\$100M | 42.5 | 4,792 | 44 | 0 |
| First NB of SC | Holly Hill | 60.0 | 0.052 | 0.193 | 8,368 | 324 | \$100M-500M | 57.5 | 39,814 | 435 | 0 |
| Beach First NB | Myrtle Beach | 60.0 | 0.032 | 0.104 | 18,461 | 637 | \$500M-\$1B | 60.0 | 109,697 | 1,027 | 0.001 |
| Darlington Cty Bk | Darlington | 57.5 | 0.09 | 0.303 | 3,666 | 214 | <\$100M | 55.0 | 12,098 | 251 | 0 |
| Blue Ridge Bk of Walhalla | Walhalla | 57.5 | 0.08 | 0.925 | 4,963 | 75 | <\$100M | 27.5 | 5,363 | 76 | 0 |
| Peoples NB | Easley | 57.5 | 0.039 | 0.134 | 12,299 | 380 | \$100M-500M | 82.5 | 91,865 | 712 | 0 |
| Bank of Westminster | Westminster | 55.0 | 0.092 | 1 | 2,829 | 44 | <\$100M | 27.5 | 2,829 | 44 | 0 |
| Heritage Cmnty Bk | Hartsville | 55.0 | 0.068 | 0.223 | 6,178 | 176 | <\$100M | 60.0 | 27,724 | 276 | 0 |
| Bank of Jefferson | Jefferson | 52.5 | 0.088 | 1 | 1,261 | 37 | <\$100M | 27.5 | 1,261 | 37 | 0 |
| Harbourside Community Bank | Hilton Head Islan | 52.5 | 0.008 | 0.112 | 566 | 11 | <\$100M | 47.5 | 3,847 | 26 | 0 |
| Carolina B&TC | Lamar | 52.5 | 0.04 | 0.098 | 12,246 | 433 | \$100M-500M | 57.5 | 74,961 | 690 | 0.005 |
| Palmetto St Bk | Hampton | 52.5 | 0.031 | 0.12 | 11,993 | 445 | \$100M-500M | 57.5 | 83,794 | 679 | 0.002 |
| Clover Cmnty Bk | Clover | 50.0 | 0.048 | 0.145 | 5,498 | 194 | \$100M-500M | 47.5 | 31,285 | 300 | 0.001 |
| Cornerstone NB | Easley | 50.0 | 0.046 | 0.143 | 6,269 | 252 | \$100M-500M | 50.0 | 35,170 | 381 | 0 |
| Oconee Federal S&LA | Seneca | 50.0 | 0.002 | 0.153 | 466 | 14 | \$100M-500M | 45.0 | 2,909 | 27 | 0 |
| First Reliance Bk | Florence | 50.0 | 0.026 | 0.064 | 13,238 | 593 | \$500M-\$1B | 62.5 | 119,061 | 1,011 | 0 |
| Mutual Savings Bank | Hartsville | 47.5 | 0.008 | 0.062 | 440 | 14 | <\$100M | 57.5 | 5,897 | 34 | 0 |
| Bank of Anderson NA | Anderson | 47.5 | 0.038 | 0.155 | 5,603 | 205 | \$100M-500M | 60.0 | 36,228 | 307 | 0 |
| Citizens B & LA | Greer | 45.0 | 0.005 | 0.068 | 467 | 10 | <\$100M | 40.0 | 3,590 | 23 | 0 |
| Communitysouth Bk And TR | Easley | 45.0 | 0.032 | 0.082 | 10,109 | 305 | \$100M-500M | 60.0 | 85,308 | 591 | 0 |
| Seneca NB | Seneca | 42.5 | 0.046 | 0.193 | 2,953 | 69 | <\$100M | 47.5 | 15,336 | 115 | 0 |
| Commercial Bk | Honea Path | 42.5 | 0.033 | 0.18 | 3,628 | 167 | \$100M-500M | 27.5 | 15,508 | 218 | 0 |
| Bank of Clarendon | Manning | 40.0 | 0.028 | 0.124 | 4,724 | 214 | \$100M-500M | 50.0 | 36,861 | 328 | 0 |
| Southcoast Cmnty Bk | Mount Pleasant | 40.0 | 0.02 | 0.08 | 9,326 | 374 | \$100M-500M | 52.5 | 85,165 | 645 | 0 |
| Greenville First Bk NA | Greenville | 40.0 | 0.02 | 0.047 | 11,444 | 437 | \$500M-\$1B | 67.5 | 145,943 | 1,243 | 0 |
| Capitalbank | Greenwood | 40.0 | 0.016 | 0.069 | 12,032 | 465 | \$500M-\$1B | 50.0 | 105,417 | 882 | 0 |
| Congaree St Bk | West Columbia | 37.5 | 0.042 | 0.13 | 2,140 | 58 | <\$100M | 42.5 | 13,539 | 101 | 0 |
| Tidelands Bk | Mount Pleasant | 37.5 | 0.019 | 0.079 | 8,000 | 262 | \$100M-500M | 35.0 | 56,493 | 416 | 0 |
| Bankgreenville | Greenville | 35.0 | 0.042 | 0.156 | 1,715 | 50 | <\$100M | 50.0 | 10,990 | 83 | 0 |
| First South Bk | Spartanburg | 32.5 | 0.023 | 0.042 | 8,567 | 245 | \$100M-500M | 62.5 | 103,471 | 546 | 0 |
| Crescent Bk | Myrtle Beach | 32.5 | 0.019 | 0.051 | 7,882 | 264 | \$100M-500M | 45.0 | 79,981 | 530 | 0 |
| First NB of The South | Spartanburg | 32.5 | 0.017 | 0.057 | 9,280 | 313 | \$500M-\$1B | 40.0 | 84,137 | 590 | 0 |
| Sandhills Bk | North Myrtle Bear | 30.0 | 0.026 | 0.114 | 2,004 | 83 | <\$100M | 35.0 | 15,691 | 140 | 0 |
| Lowcountry NB | Beaufort | 30.0 | 0.019 | 0.11 | 3,700 | 105 | \$100M-500M | 50.0 | 33,698 | 196 | 0 |
| Carolina NB&TC | Columbia | 30.0 | 0.025 | 0.057 | 5,695 | 188 | \$100M-500M | 52.5 | 60,193 | 390 | 0 |

Table 3B Expanded. Small Business Lending Institutions in South Carolina Using Call Report Data, June 2007

| Name of Lending Institution | City | Micro Business Lending (<\$100k) | | | | Small Business Lending (<\$1M) | | | | | |
|-----------------------------|--------------------|----------------------------------|----------------|-----------------|----------------------|--------------------------------|-------------------------------|-------------------|----------------------|--------------|----------------|
| | | Total Rank (1) | SSBL/TA (2) | SSBL/TBL (3) | SSBL\$(1,000) (4) | SSBL# (5) | Institution Asset Size (6) | Total Rank (7) | LSBL\$(1,000) (8) | LSBL# (9) | CRD/TA (10) |
| Kingstree FS & LA | Kingstree | 27.5 | 0.001 | 0.049 | 26 | 1 | <\$100M | 42.5 | 529 | 5 | 0 |
| Atlantic Bank & Trust | Charleston | 27.5 | 0.001 | 0.005 | 53 | 1 | <\$100M | 35.0 | 2,781 | 8 | 0 |
| Carolina Alli Bk | Spartanburg | 25.0 | 0.026 | 0.086 | 1,934 | 51 | <\$100M | 60.0 | 22,412 | 122 | 0 |
| Coastalstates Bk | Hilton Head Island | 25.0 | 0.012 | 0.076 | 4,040 | 142 | \$100M-500M | 27.5 | 35,852 | 274 | 0 |
| Community Firstbank | Charleston | 25.0 | 0.009 | 0.029 | 4,192 | 255 | \$100M-500M | 35.0 | 68,309 | 493 | 0 |
| Pinnacle Bk of SC | Greenville | 22.5 | 0.025 | 0.097 | 1,396 | 36 | <\$100M | 30.0 | 11,554 | 68 | 0 |
| Atlantic Cmnty Bk | Bluffton | 22.5 | 0.022 | 0.083 | 1,437 | 53 | <\$100M | 55.0 | 17,213 | 98 | 0 |
| Independence Nat Bk | Greenville | 22.5 | 0.026 | 0.064 | 2,549 | 86 | <\$100M | 67.5 | 40,094 | 186 | 0 |
| Bankmeridian NA | Columbia | 22.5 | 0.019 | 0.053 | 3,898 | 86 | \$100M-500M | 30.0 | 39,320 | 197 | 0 |
| Provident Cmnty Bk NA | Rock Hill | 22.5 | 0.014 | 0.064 | 5,440 | 176 | \$100M-500M | 27.5 | 43,664 | 324 | 0 |
| Abbeville S&LA SSB | Abbeville | 20.0 | 0.011 | 0.132 | 902 | 48 | <\$100M | 32.5 | 6,844 | 84 | 0 |
| Palmetto Heritage Bk & TR | Pawleys Island | 10.0 | 0.009 | 0.041 | 533 | 22 | <\$100M | 17.5 | 8,344 | 42 | 0 |
| Harbor Nat Bk | Charleston | 10.0 | 0.008 | 0.022 | 898 | 33 | \$100M-500M | 32.5 | 24,033 | 108 | 0 |

Note: NR = not ranked

Source: U.S. Small Business Administration, Office of Advocacy, from Call Reports collected by the Federal Reserve Board.