

Table 1 Small-Business-Friendly Banks in South Carolina, June 1999.

| Bank Name | Location | Total Score | Bank Asset Size | Small Business Loans* | |
|------------------------|----------------|-------------|-----------------|-----------------------|--------|
| | | | | Dollar Amount | Number |
| PALMETTO BK | LAURENS | 82.5 | \$500M-\$1B | 193,118 | 2,912 |
| BANK OF TRAVELERS REST | TRAVELERS REST | 82.5 | \$100M-500M | 46,629 | 893 |
| SUMTER NB | SUMTER | 82.5 | <\$100M | 24,069 | 553 |
| ANDERSON BROS BK | MULLINS | 80.0 | <\$100M | 32,271 | 806 |
| HORRY CTY ST BK | LORIS | 80.0 | \$100M-500M | 29,260 | 870 |
| M S BAILEY & SON BKR | CLINTON | 77.5 | \$100M-500M | 38,911 | 816 |
| BANK OF YORK | YORK | 77.5 | \$100M-500M | 32,228 | 756 |
| GREER ST BK | GREER | 77.5 | \$100M-500M | 35,097 | 698 |
| ANCHOR BK | MYRTLE BEACH | 70.0 | \$1B-\$10B | 274,436 | 4,179 |

*Figures reflect business loans of less than \$ 1 million

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.

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

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

| State | 1998 | 1999 | 1999 Bank Asset Size Class | | | | |
|----------------------|--------------|-------------|----------------------------|---------------|-------------|------------|-----------|
| | | | <\$100M | \$100M-\$500M | \$500M-\$1B | \$1B-\$10B | >\$10B |
| Alabama | 170 | 158 | 92 | 56 | 5 | 0 | 5 |
| Alaska | 6 | 6 | 1 | 2 | 1 | 2 | 0 |
| Arizona | 42 | 46 | 27 | 10 | 3 | 4 | 2 |
| Arkansas | 221 | 200 | 113 | 79 | 7 | 1 | 0 |
| California | 336 | 334 | 127 | 142 | 29 | 33 | 3 |
| Colorado | 210 | 191 | 121 | 62 | 4 | 3 | 1 |
| Connecticut | 27 | 26 | 11 | 14 | 1 | 0 | 0 |
| Delaware | 34 | 33 | 9 | 8 | 2 | 10 | 4 |
| District of Columbia | 6 | 6 | 2 | 4 | 0 | 0 | 0 |
| Florida | 259 | 260 | 137 | 96 | 5 | 22 | 0 |
| Georgia | 346 | 336 | 196 | 121 | 13 | 5 | 1 |
| Hawaii | 13 | 11 | 5 | 1 | 2 | 3 | 0 |
| Idaho | 18 | 17 | 9 | 8 | 0 | 0 | 0 |
| Illinois | 772 | 732 | 449 | 231 | 31 | 15 | 6 |
| Indiana | 184 | 165 | 74 | 70 | 12 | 7 | 2 |
| Iowa | 443 | 441 | 358 | 75 | 5 | 3 | 0 |
| Kansas | 399 | 391 | 324 | 59 | 5 | 3 | 0 |
| Kentucky | 269 | 255 | 155 | 88 | 4 | 7 | 1 |
| Louisiana | 155 | 155 | 103 | 47 | 1 | 2 | 2 |
| Maine | 17 | 16 | 4 | 10 | 1 | 1 | 0 |
| Maryland | 82 | 78 | 18 | 47 | 6 | 6 | 1 |
| Massachusetts | 46 | 45 | 13 | 20 | 3 | 7 | 2 |
| Michigan | 163 | 169 | 82 | 74 | 4 | 5 | 4 |
| Minnesota | 520 | 507 | 404 | 92 | 4 | 5 | 2 |
| Mississippi | 101 | 99 | 48 | 43 | 4 | 4 | 0 |
| Missouri | 397 | 377 | 268 | 93 | 9 | 6 | 1 |
| Montana | 91 | 88 | 71 | 14 | 0 | 3 | 0 |
| Nebraska | 325 | 309 | 261 | 42 | 3 | 3 | 0 |
| Nevada | 25 | 25 | 10 | 6 | 0 | 9 | 0 |
| New Hampshire | 19 | 20 | 9 | 7 | 1 | 3 | 0 |
| New Jersey | 72 | 75 | 18 | 41 | 5 | 9 | 2 |
| New Mexico | 57 | 55 | 25 | 23 | 4 | 3 | 0 |
| New York | 152 | 153 | 39 | 70 | 12 | 21 | 11 |
| North Carolina | 63 | 70 | 27 | 26 | 7 | 6 | 4 |
| North Dakota | 117 | 114 | 96 | 15 | 1 | 2 | 0 |
| Ohio | 224 | 217 | 119 | 65 | 14 | 13 | 6 |
| Oklahoma | 317 | 305 | 233 | 64 | 3 | 5 | 0 |
| Oregon | 42 | 44 | 24 | 18 | 1 | 1 | 0 |
| Pennsylvania | 209 | 194 | 44 | 114 | 17 | 16 | 3 |
| Rhode Island | 7 | 7 | 1 | 1 | 1 | 3 | 1 |
| South Carolina | 77 | 79 | 49 | 23 | 2 | 5 | 0 |
| South Dakota | 105 | 103 | 77 | 18 | 6 | 1 | 1 |
| Tennessee | 214 | 204 | 108 | 85 | 4 | 4 | 3 |
| Texas | 818 | 770 | 528 | 210 | 16 | 13 | 3 |
| Utah | 50 | 49 | 24 | 16 | 3 | 4 | 2 |
| Vermont | 21 | 20 | 4 | 11 | 3 | 2 | 0 |
| Virginia | 150 | 151 | 51 | 83 | 8 | 8 | 1 |
| Washington | 78 | 78 | 45 | 29 | 1 | 3 | 0 |
| West Virginia | 95 | 83 | 38 | 36 | 3 | 6 | 0 |
| Wisconsin | 350 | 343 | 218 | 101 | 13 | 10 | 1 |
| Wyoming | 52 | 49 | 33 | 13 | 1 | 2 | 0 |
| National | 8,966 | 8659 | 5302 | 2683 | 290 | 309 | 75 |

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

Table A.1 Small Business Lending in South Carolina, June 1999

| Bank Name | Location | Small Business Lending (< \$ 1 M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number of SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|---------------------------|----------------|--|--------|---------|---------|--------|---------------|-------------------|------------------|--------------------------|-----------------------------|
| | | Total | SBL/TA | SBL/TBL | SBL(\$) | SBL(#) | | | | | |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| Bank Of Travelers Rest | Travelers Rest | 82.5 | 15.0 | 22.5 | 22.5 | 22.5 | \$100M-500M | 46,629 | 893 | 92.5 | 92.5 |
| Palmetto Bk | Laurens | 82.5 | 22.5 | 10.0 | 25.0 | 25.0 | \$500M-\$1B | 193,118 | 2,912 | 72.5 | 72.5 |
| Sumter Nb | Sumter | 82.5 | 25.0 | 25.0 | 15.0 | 17.5 | <\$100M | 24,069 | 553 | 72.5 | 70.0 |
| Anderson Bros Bk | Mullins | 80.0 | 25.0 | 17.5 | 17.5 | 20.0 | <\$100M | 32,271 | 806 | 87.5 | 90.0 |
| Horry Cty St Bk | Loris | 80.0 | 17.5 | 25.0 | 17.5 | 20.0 | \$100M-500M | 29,260 | 870 | 87.5 | 92.5 |
| M S Bailey & Son Bkr | Clinton | 77.5 | 20.0 | 17.5 | 20.0 | 20.0 | \$100M-500M | 38,911 | 816 | 65.0 | 62.5 |
| Bank Of York | York | 77.5 | 20.0 | 20.0 | 17.5 | 20.0 | \$100M-500M | 32,228 | 756 | 90.0 | 92.5 |
| Greer St Bk | Greer | 77.5 | 15.0 | 22.5 | 20.0 | 20.0 | \$100M-500M | 35,097 | 698 | 67.5 | 60.0 |
| Bank Of Sc | Charleston | 75.0 | 22.5 | 7.5 | 22.5 | 22.5 | \$100M-500M | 52,954 | 1,173 | 77.5 | 70.0 |
| Palmetto St Bk | Hampton | 75.0 | 20.0 | 15.0 | 22.5 | 17.5 | \$100M-500M | 45,272 | 641 | 87.5 | 87.5 |
| Peoples Nb | Easley | 75.0 | 15.0 | 22.5 | 20.0 | 17.5 | \$100M-500M | 34,051 | 559 | 62.5 | 57.5 |
| Citizens Bk | Olanta | 75.0 | 12.5 | 22.5 | 17.5 | 22.5 | \$100M-500M | 28,369 | 1,031 | 70.0 | 72.5 |
| Bank Of Walterboro | Walterboro | 75.0 | 22.5 | 15.0 | 17.5 | 20.0 | <\$100M | 29,262 | 784 | 85.0 | 85.0 |
| First South Bk | Spartanburg | 75.0 | 25.0 | 25.0 | 15.0 | 10.0 | <\$100M | 27,036 | 206 | 45.0 | 27.5 |
| Farmers & Mrch Bk Of Sc | Holly Hill | 72.5 | 20.0 | 10.0 | 20.0 | 22.5 | \$100M-500M | 44,767 | 1,029 | 75.0 | 70.0 |
| Carolina B&Tc | Lamar | 72.5 | 22.5 | 5.0 | 22.5 | 22.5 | \$100M-500M | 60,614 | 1,689 | 70.0 | 65.0 |
| Saluda Cty Bk | Saluda | 72.5 | 25.0 | 17.5 | 12.5 | 17.5 | <\$100M | 15,825 | 681 | 77.5 | 65.0 |
| Grandsouth Bk | Fountain Inn | 72.5 | 25.0 | 12.5 | 20.0 | 15.0 | <\$100M | 32,704 | 387 | 55.0 | 35.0 |
| Anchor Bk | Myrtle Beach | 70.0 | 17.5 | 2.5 | 25.0 | 25.0 | \$1B-\$10B | 274,436 | 4,179 | 65.0 | 65.0 |
| Carolina First Bk | Greenville | 70.0 | 17.5 | 2.5 | 25.0 | 25.0 | \$1B-\$10B | 711,434 | 5,163 | 65.0 | 67.5 |
| Arthur St Bk | Union | 70.0 | 15.0 | 17.5 | 20.0 | 17.5 | \$100M-500M | 34,811 | 587 | 85.0 | 87.5 |
| Woodruff St Bk | Woodruff | 70.0 | 25.0 | 22.5 | 15.0 | 7.5 | <\$100M | 19,964 | 163 | 32.5 | 40.0 |
| Conway Nb | Conway | 70.0 | 12.5 | 10.0 | 22.5 | 25.0 | \$100M-500M | 103,691 | 3,125 | 82.5 | 87.5 |
| Carolina Southern Bk | Spartanburg | 70.0 | 20.0 | 5.0 | 22.5 | 22.5 | \$100M-500M | 55,608 | 1,550 | 82.5 | 85.0 |
| Summit Nb | Greenville | 70.0 | 22.5 | 5.0 | 22.5 | 20.0 | \$100M-500M | 59,447 | 736 | 55.0 | 42.5 |
| Anderson St Bk | Hemingway | 67.5 | 17.5 | 20.0 | 15.0 | 15.0 | <\$100M | 21,603 | 402 | 77.5 | 82.5 |
| Carolina St Bk | Chesnee | 67.5 | 20.0 | 22.5 | 12.5 | 12.5 | <\$100M | 13,032 | 305 | 67.5 | 67.5 |
| Enterprise Bk Of Sc | Ehrhardt | 67.5 | 12.5 | 12.5 | 20.0 | 22.5 | \$100M-500M | 35,104 | 939 | 85.0 | 87.5 |
| First Nb Of The Carolinas | Gaffney | 67.5 | 22.5 | 25.0 | 10.0 | 10.0 | <\$100M | 12,098 | 261 | 60.0 | 62.5 |
| National Bk Of Sc | Sumter | 65.0 | 12.5 | 2.5 | 25.0 | 25.0 | \$1B-\$10B | 316,798 | 4,378 | 57.5 | 57.5 |
| Exchange Bk Of Sc | Kingstree | 65.0 | 17.5 | 12.5 | 15.0 | 20.0 | <\$100M | 26,381 | 834 | 75.0 | 75.0 |
| Orangeburg Nb | Orangeburg | 65.0 | 12.5 | 17.5 | 17.5 | 17.5 | \$100M-500M | 30,478 | 520 | 80.0 | 82.5 |
| First-Citizens B&Tc Of Sc | Columbia | 62.5 | 7.5 | 5.0 | 25.0 | 25.0 | \$1B-\$10B | 352,412 | 8,727 | 65.0 | 70.0 |
| Peoples Bk | Iva | 62.5 | 12.5 | 22.5 | 12.5 | 15.0 | <\$100M | 18,648 | 449 | 62.5 | 60.0 |
| First Nb Of Sc | Holly Hill | 62.5 | 20.0 | 7.5 | 17.5 | 17.5 | \$100M-500M | 31,528 | 539 | 60.0 | 55.0 |
| Branch Bkg&Tc Of Sc | Greenville | 62.5 | 10.0 | 2.5 | 25.0 | 25.0 | \$1B-\$10B | 875,780 | 17,454 | 60.0 | 62.5 |
| Bank Of Greeleyville | Greeleyville | 62.5 | 17.5 | 20.0 | 10.0 | 15.0 | <\$100M | 11,810 | 440 | 75.0 | 82.5 |
| Rock Hill B&Tc | Rock Hill | 62.5 | 22.5 | 2.5 | 22.5 | 15.0 | \$100M-500M | 46,006 | 368 | 47.5 | 40.0 |
| Williamsburg First Nb | Kingstree | 60.0 | 12.5 | 20.0 | 12.5 | 15.0 | <\$100M | 12,562 | 410 | 75.0 | 80.0 |
| First Nb | Orangeburg | 60.0 | 10.0 | 2.5 | 25.0 | 22.5 | \$500M-\$1B | 107,143 | 2,239 | 60.0 | 62.5 |
| County Bk | Greenwood | 55.0 | 15.0 | 7.5 | 20.0 | 12.5 | \$100M-500M | 32,780 | 341 | 45.0 | 37.5 |
| Beach First Nb | Myrtle Beach | 55.0 | 25.0 | 7.5 | 12.5 | 10.0 | <\$100M | 15,570 | 214 | 42.5 | 45.0 |

Table A.1 Small Business Lending in South Carolina, June 1999

| Bank Name | Location | Small Business Lending (< \$ 1 M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number of SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|---------------------------|---------------|--|---------------|----------------|----------------|---------------|---------------|-------------------|------------------|--------------------------|-----------------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$) (4) | SBL(#) (5) | | | | | |
| National Bk Of York Cty | Rock Hill | 55.0 | 20.0 | 7.5 | 15.0 | 12.5 | <\$100M | 19,806 | 289 | 42.5 | 47.5 |
| Peoples Cmnty Bk Of Sc | Aiken | 55.0 | 22.5 | 10.0 | 12.5 | 10.0 | <\$100M | 13,426 | 217 | 47.5 | 37.5 |
| Darlington Cty Bk | Darlington | 52.5 | 15.0 | 15.0 | 7.5 | 15.0 | <\$100M | 7,063 | 317 | 67.5 | 70.0 |
| Greenwood B&Tc | Greenwood | 52.5 | 15.0 | 2.5 | 17.5 | 17.5 | \$100M-500M | 29,213 | 620 | 65.0 | 72.5 |
| Clover Cmnty Bk | Clover | 50.0 | 10.0 | 20.0 | 10.0 | 10.0 | <\$100M | 9,409 | 228 | 45.0 | 47.5 |
| Bank Of Newberry Cty | Newberry | 50.0 | 17.5 | 20.0 | 7.5 | 5.0 | <\$100M | 7,700 | 87 | 37.5 | 42.5 |
| Bank Of Clarendon | Manning | 47.5 | 7.5 | 15.0 | 12.5 | 12.5 | \$100M-500M | 16,785 | 297 | 37.5 | 37.5 |
| Clemson B&Tc | Clemson | 47.5 | 7.5 | 25.0 | 7.5 | 7.5 | <\$100M | 6,778 | 124 | 35.0 | 37.5 |
| Carolina Cmnty Bk Na | Latta | 45.0 | 7.5 | 15.0 | 10.0 | 12.5 | <\$100M | 8,668 | 286 | 60.0 | 70.0 |
| Community First Bk | Walhalla | 45.0 | 7.5 | 7.5 | 15.0 | 15.0 | \$100M-500M | 20,285 | 539 | 52.5 | 57.5 |
| First Cmnty Bk Na | Lexington | 45.0 | 12.5 | 5.0 | 15.0 | 12.5 | <\$100M | 20,790 | 320 | 42.5 | 40.0 |
| Cmnty B&Tc | Barnwell | 42.5 | 10.0 | 12.5 | 10.0 | 10.0 | <\$100M | 12,132 | 232 | 50.0 | 55.0 |
| Bank Of Ridgeway | Ridgeway | 40.0 | 5.0 | 15.0 | 7.5 | 12.5 | <\$100M | 8,031 | 299 | 55.0 | 67.5 |
| Sandhills Bk | Bethune | 40.0 | 17.5 | 5.0 | 10.0 | 7.5 | <\$100M | 9,171 | 146 | 32.5 | 30.0 |
| Bank Of Anderson Na | Anderson | 40.0 | 15.0 | 10.0 | 7.5 | 7.5 | <\$100M | 8,292 | 107 | 32.5 | 27.5 |
| New Cmrc Bk Na | Simpsonville | 40.0 | 7.5 | 25.0 | 5.0 | 2.5 | <\$100M | 1,988 | 25 | 22.5 | 17.5 |
| Bank Of Heath Springs | Heath Springs | 37.5 | 7.5 | 17.5 | 5.0 | 7.5 | <\$100M | 2,531 | 102 | 50.0 | 57.5 |
| Commercial Bk | Honea Path | 37.5 | 5.0 | 10.0 | 10.0 | 12.5 | <\$100M | 11,439 | 289 | 40.0 | 40.0 |
| Thebank | Belton | 37.5 | 2.5 | 25.0 | 5.0 | 5.0 | <\$100M | 5,607 | 92 | 25.0 | 25.0 |
| Community Firstbank | Charleston | 37.5 | 10.0 | 10.0 | 12.5 | 5.0 | <\$100M | 14,058 | 95 | 22.5 | 15.0 |
| Pamplico B&Tc | Pamplico | 35.0 | 5.0 | 22.5 | 2.5 | 5.0 | <\$100M | 1,938 | 93 | 45.0 | 55.0 |
| Exchange Bk | Estill | 35.0 | 10.0 | 7.5 | 7.5 | 10.0 | <\$100M | 7,977 | 201 | 37.5 | 37.5 |
| Southcoast Cmnty Bk | Mt Pleasant | 35.0 | 10.0 | 10.0 | 7.5 | 7.5 | <\$100M | 7,764 | 130 | 27.5 | 32.5 |
| Bank Of Abbeville | Abbeville | 32.5 | 5.0 | 12.5 | 7.5 | 7.5 | <\$100M | 6,142 | 106 | 40.0 | 55.0 |
| Blue Ridge Bk Of Walhalla | Walhalla | 30.0 | 2.5 | 17.5 | 5.0 | 5.0 | <\$100M | 2,470 | 76 | 35.0 | 42.5 |
| Johnsonville St Bk | Johnsonville | 30.0 | 2.5 | 20.0 | 2.5 | 5.0 | <\$100M | 373 | 51 | 35.0 | 35.0 |
| Firstbank Na | Beaufort | 30.0 | 5.0 | 5.0 | 10.0 | 10.0 | <\$100M | 11,823 | 198 | 32.5 | 22.5 |
| Bank Of Westminster | Westminster | 27.5 | 2.5 | 17.5 | 2.5 | 5.0 | <\$100M | 1,171 | 31 | 32.5 | 37.5 |
| Carolina Cmrl Bk | Allendale | 27.5 | 5.0 | 12.5 | 5.0 | 5.0 | <\$100M | 4,638 | 28 | 10.0 | 10.0 |
| South Carolina Cmnty Bk | Columbia | 27.5 | 2.5 | 20.0 | 2.5 | 2.5 | <\$100M | 1,314 | 25 | 37.5 | 47.5 |
| Florence Cty Nb | Florence | 25.0 | 7.5 | 5.0 | 5.0 | 7.5 | <\$100M | 5,044 | 153 | 42.5 | 50.0 |
| Firstbank Of The Midlands | Columbia | 25.0 | 10.0 | 7.5 | 5.0 | 2.5 | <\$100M | 2,720 | 33 | 32.5 | 15.0 |
| Bank Of Jefferson | Jefferson | 22.5 | 2.5 | 15.0 | 2.5 | 2.5 | <\$100M | 454 | 22 | 27.5 | 30.0 |
| Seneca Nb | Seneca | 22.5 | 5.0 | 12.5 | 2.5 | 2.5 | <\$100M | 1,911 | 25 | 32.5 | 15.0 |
| Hartsville Cmnty Bk Na | Hartsville | 22.5 | 2.5 | 15.0 | 2.5 | 2.5 | <\$100M | 110 | 2 | 27.5 | 27.5 |
| Allendale Cty Bk | Fairfax | 20.0 | 2.5 | 12.5 | 2.5 | 2.5 | <\$100M | 1,786 | 24 | 27.5 | 30.0 |
| Florence Nb | Florence | 15.0 | 5.0 | 2.5 | 5.0 | 2.5 | <\$100M | 2,167 | 27 | 12.5 | 10.0 |

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

A.2 Top Small Business Lenders in South Carolina under the CRA Reporting Program, 1998

| NAME | HQ STATE | SBL\$ (<\$1 M) (1) | SBL# (<\$1 M) (2) | BK SIZE (3) | SBL\$ (<\$250K) (4) | SBL# (<\$250K) (5) | SBL\$ (<\$100K) (6) | SBL# (<\$100K) (7) | Credit Cd/TA (8) |
|------------------------------|----------|-----------------------|----------------------|----------------|------------------------|-----------------------|------------------------|-----------------------|---------------------|
| BB&T CORPORATION | NC | 507,514 | 7,631 | \$10B-\$50B | 302,791 | 7,214 | 174,920 | 6,451 | |
| CAROLINA FIRST CORPORATION | SC | 378,911 | 2,750 | \$1B-\$10B | 159,015 | 2,325 | 67,286 | 1,786 | |
| BANK OF AMERICA CORPORATION | NC | 359,066 | 2,826 | >\$50B | 141,036 | 2,418 | 71,269 | 2,015 | |
| WACHOVIA CORPORATION | NC | 328,821 | 4,245 | >\$50B | 158,854 | 3,915 | 86,803 | 3,476 | |
| SYNOVUS FINANCIAL CORP. | GA | 314,984 | 3,769 | \$10B-\$50B | 153,597 | 3,460 | 85,139 | 3,049 | |
| FIRST CITIZENS BANCORPORATIO | SC | 182,162 | 4,876 | \$1B-\$10B | 125,200 | 4,757 | 87,183 | 4,523 | |
| ANCHOR FINANCIAL CORPORATION | SC | 155,135 | 1,670 | \$1B-\$10B | 78,133 | 1,519 | 42,541 | 1,307 | |
| CNB CORPORATION | SC | 150,559 | 3,676 | <\$1B | 102,730 | 3,569 | 67,076 | 3,347 | |
| SOUTHTRUST CORPORATION | AL | 134,503 | 996 | \$10B-\$50B | 58,661 | 848 | 23,633 | 643 | |
| REGIONS FINANCIAL CORPORATIO | AL | 110,507 | 1,131 | \$10B-\$50B | 59,246 | 1,020 | 28,738 | 834 | |
| FIRST UNION CORPORATION | NC | 89,898 | 782 | >\$50B | 32,540 | 670 | 17,512 | 583 | |
| PALMETTO BANCSHARES INC. | SC | 82,791 | 1,526 | <\$1B | 55,334 | 1,464 | 35,238 | 1,344 | |
| FIRST PALMETTO SAVINGS BANK | SC | 73,855 | 1,195 | N/A | 46,954 | 1,141 | 28,928 | 1,033 | |
| FIRST NATIONAL CORPORATION | SC | 36,934 | 1,011 | <\$1B | 26,077 | 991 | 19,895 | 954 | |
| COASTAL FEDERAL SAVINGS BANK | SC | 33,036 | 262 | N/A | 20,112 | 234 | 7,018 | 147 | |
| PEOPLES FEDERAL | SC | 19,495 | 313 | N/A | 12,795 | 297 | 8,492 | 272 | |
| FIRST FEDERAL BANK | SC | 19,330 | 184 | N/A | 9,128 | 160 | 3,963 | 131 | |
| CENTURA BANKS INC. | NC | 17,888 | 302 | \$1B-\$10B | 11,175 | 290 | 6,498 | 263 | |
| FIRST FEDERAL OF CHARLESTON | SC | 14,647 | 230 | N/A | 8,181 | 217 | 5,948 | 205 | |
| SUNTRUST BANKS INC. | GA | 12,783 | 126 | >\$50B | 4,242 | 109 | 2,413 | 98 | |
| MORGAN STANLEY DEAN WITTER B | UT | 10,936 | 3,717 | <\$1B | 10,936 | 3,717 | 10,936 | 3,717 | |
| ADVANTA BK CORP | UT | 9,767 | 1,004 | <\$1B | 9,767 | 1,004 | 9,535 | 1,003 | |
| WELLS FARGO & COMPANY | CA | 8,978 | 408 | >\$50B | 7,690 | 406 | 7,580 | 405 | |
| 1ST SOURCE CORPORATION | IN | 8,272 | 29 | \$1B-\$10B | 1,994 | 16 | 225 | 5 | |
| CHASE MANHATTAN CORPORATION | NY | 6,349 | 191 | >\$50B | 5,014 | 189 | 4,764 | 188 | |
| FIRST CITIZENS BANCSHARES I | NC | 3,640 | 40 | \$1B-\$10B | 1,560 | 36 | 866 | 31 | |
| HSBC BK USA | NY | 3,603 | 15 | \$10B-\$50B | 1,457 | 11 | 72 | 4 | |
| LIBERTY SAVINGS BANK | OH | 2,730 | 12 | N/A | 1,010 | 8 | 192 | 3 | |
| TRIANGLE BANCORP INC. | NC | 2,636 | 9 | \$1B-\$10B | 286 | 5 | 136 | 4 | |
| FIRSTAR CORPORATION | WI | 2,384 | 7 | \$10B-\$50B | 213 | 3 | 213 | 3 | |
| BANK ONE CORPORATION | IL | 2,086 | 29 | >\$50B | 1,236 | 28 | 321 | 23 | |
| CCB FINANCIAL CORPORATION | NC | 1,593 | 19 | \$1B-\$10B | 943 | 17 | 608 | 15 | |
| COMERICA INCORPORATED | MI | 1,550 | 3 | \$10B-\$50B | 50 | 1 | 50 | 1 | |
| PACIFIC CENTURY FINANCIAL CO | HI | 1,449 | 3 | \$10B-\$50B | 466 | 2 | 0 | 0 | |
| SIGNAL BANK N.A. | OH | 1,334 | 4 | N/A | 334 | 2 | 0 | 0 | |
| PEOPLES BK | NC | 1,311 | 2 | <\$1B | 0 | 0 | 0 | 0 | |
| CITIZENS BK RI | RI | 1,250 | 2 | \$1B-\$10B | 0 | 0 | 0 | 0 | |
| U.S. BANCORP | MN | 1,133 | 291 | >\$50B | 1,133 | 291 | 1,133 | 291 | |
| COOPERATIVE BANKSHARES INC. | NC | 1,102 | 11 | N/A | 453 | 10 | 103 | 8 | |
| FIFTH THIRD BANCORP | OH | 1,000 | 1 | \$10B-\$50B | 0 | 0 | 0 | 0 | |
| INDUSTRIAL BK OF JAPAN TC | NY | 1,000 | 1 | \$1B-\$10B | 0 | 0 | 0 | 0 | |
| SUMMIT BANCORP. | NJ | 1,000 | 2 | \$10B-\$50B | 0 | 0 | 0 | 0 | |
| AMERICAN FEDERAL BANK | NC | 35,341 | 355 | N/A | 17,541 | 320 | 9,886 | 274 | 0.81 |
| AMERICAN EXPRESS CENTURION B | UT | 25,601 | 3,873 | \$10B-\$50B | 25,601 | 3,873 | 25,601 | 3,873 | 0.81 |
| MBNA CORPORATION | DE | 2,483 | 272 | \$10B-\$50B | 2,483 | 272 | 2,483 | 272 | 0.55 |

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate the SBA preferred cert

A.2 Top Small Business Lenders in South Carolina under the CRA Reporting Program, 1998

| NAME | HQ STATE | SBL\$ (<\$1 M) (1) | SBL# (<\$1 M) (2) | BK SIZE (3) | SBL\$ (<\$250K) (4) | SBL# (<\$250K) (5) | SBL\$ (<\$100K) (6) | SBL# (<\$100K) (7) | Credit Cd/TA (8) |
|------|-------------|--------------------------|-------------------------|----------------|---------------------------|--------------------------|---------------------------|--------------------------|------------------------|
|------|-------------|--------------------------|-------------------------|----------------|---------------------------|--------------------------|---------------------------|--------------------------|------------------------|

lender nearest to you, call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

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