

**Table 3A Expanded. Banks' Small Business Lending in South Carolina Using Call Report Data, June 2004**

Bank name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Horry Cty St Bank	Loris	95.0	0.427	1	120,558	1,858	\$100M-500M	87.5	47,358	1,644	0
Arthur St Bank	Union	95.0	0.425	1	169,416	1,784	\$100M-500M	80.0	37,487	1,370	0.004
Sumter NB	Sumter	82.5	0.516	0.983	66,199	932	\$100M-500M	90.0	36,460	774	0
Enterprise Bank of SC	Ehrhardt	75.0	0.283	0.991	78,893	1,332	\$100M-500M	90.0	40,589	1,176	0.001
Beach First NB	Myrtle Beach	75.0	0.364	0.85	71,295	788	\$100M-500M	62.5	14,921	561	0
Peoples NB	Easley	75.0	0.292	1	72,663	671	\$100M-500M	60.0	15,404	423	0
Southcoast Cmnty Bank	Mt Pleasant	75.0	0.344	0.825	104,401	816	\$100M-500M	50.0	14,075	483	0
Anderson Bros Bank	Mullins	72.5	0.26	1	63,475	1,160	\$100M-500M	95.0	63,475	1,160	0.003
Palmetto St Bank	Hampton	72.5	0.267	1	60,252	800	\$100M-500M	92.5	60,252	800	0.002
Orangeburg NB	Orangeburg	72.5	0.325	0.974	59,705	750	\$100M-500M	82.5	23,954	587	0
First NB of The Carolinas	Gaffney	72.5	0.413	1	34,198	309	<\$100M	47.5	6,153	205	0
First South Bank	SpartaNburg	72.5	0.443	0.804	125,576	717	\$100M-500M	40.0	11,966	334	0
Conway NB	Conway	70.0	0.22	0.879	145,711	2,867	\$500M-\$1B	90.0	76,518	2,574	0.003
Citizens Bank	Olanta	67.5	0.271	0.93	57,502	1,589	\$100M-500M	87.5	26,570	1,422	0
Bank of SC	Charleston	67.5	0.322	0.833	62,632	840	\$100M-500M	67.5	14,419	600	0
First NB of The South	SpartaNburg	67.5	0.34	0.77	71,319	862	\$100M-500M	40.0	7,905	544	0
Bank of Walterboro	Walterboro	65.0	0.34	0.857	43,988	764	\$100M-500M	77.5	15,193	641	0
Bank of York	York	65.0	0.301	0.999	41,123	708	\$100M-500M	72.5	13,322	585	0.003
First Reliance Bank	Florence	65.0	0.296	0.846	64,575	832	\$100M-500M	70.0	15,820	619	0
Palmetto Bank	Laurens	65.0	0.246	0.479	231,674	3,366	\$500M-\$1B	65.0	57,195	2,537	0.011
First Cmnty Bank NA	Lexington	65.0	0.265	0.902	61,444	711	\$100M-500M	57.5	12,583	501	0
Grandsouth Bank	Greenville	65.0	0.362	0.804	72,541	517	\$100M-500M	47.5	12,232	325	0
Bank of Anderson NA	Anderson	65.0	0.298	1	40,528	350	\$100M-500M	32.5	5,117	184	0
Greenville First Bank NA	Greenville	65.0	0.32	0.83	87,364	582	\$100M-500M	32.5	8,109	264	0
Community Firstbank	Charleston	65.0	0.323	0.811	82,725	497	\$100M-500M	25.0	5,780	218	0
South CaroliNA B&T NA	Orangeburg	62.5	0.207	0.592	242,915	3,254	\$1B-\$10B	77.5	78,516	2,427	0
Florence NB	Florence	62.5	0.507	0.953	31,732	376	<\$100M	70.0	12,210	289	0
Carolina B&TC	Lamar	62.5	0.304	0.669	77,461	953	\$100M-500M	65.0	17,063	690	0.007
First Citizens B&T Co	Columbia	60.0	0.119	0.702	507,177	8,344	\$1B-\$10B	67.5	144,588	6,643	0.006
Branch Bankg&TC of SC	Greenville	60.0	0.178	0.551	1,070,540	14,369	\$1B-\$10B	62.5	233,990	9,925	0
National Bank of SC	Sumter	60.0	0.188	0.379	574,170	5,549	\$1B-\$10B	57.5	97,337	3,729	0.002
South Carolina Cmnty Bank	Columbia	60.0	0.392	1	13,611	198	<\$100M	47.5	3,525	138	0
Bank of Greeleyville	Greeleyville	57.5	0.301	1	13,813	384	<\$100M	82.5	13,813	384	0
Farmers & Mrch Bank of SC	Holly Hill	57.5	0.261	0.894	46,767	776	\$100M-500M	65.0	11,347	609	0
First NB of SC	Holly Hill	57.5	0.275	0.995	36,323	473	\$100M-500M	57.5	8,427	363	0
Carolina First Bank	Greenville	57.5	0.146	0.491	1,307,667	10,415	\$1B-\$10B	55.0	224,658	6,915	0
Capitalbank	Greenwood	57.5	0.199	0.705	106,058	1,138	\$500M-\$1B	52.5	18,849	725	0
Cornerstone NB	Easley	57.5	0.343	0.902	29,510	318	<\$100M	42.5	5,173	214	0
Summit NB	Greenville	57.5	0.239	0.8	79,281	773	\$100M-500M	40.0	11,323	480	0
Bank of Travelers Rest	Travelers Rest	55.0	0.223	0.699	65,953	1,077	\$100M-500M	60.0	13,783	904	0.008
Hartsville Cmnty Bank	Hartsville	55.0	0.363	0.897	22,195	246	<\$100M	47.5	4,907	179	0
Clover Cmnty Bank	Clover	55.0	0.341	0.977	26,160	226	<\$100M	32.5	3,880	158	0

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SuNBank NA	Murrells Inlet	55.0	0.416	0.814	32,352	216	<\$100M	30.0	4,197	108	0
Williamsburg First NB	Kingstree	52.5	0.252	1	20,747	267	<\$100M	82.5	20,747	267	0
Crescent Bank	Myrtle Beach	52.5	0.332	0.744	44,143	433	\$100M-500M	32.5	5,209	249	0
Sandhills Bank	Bethune	52.5	0.279	1	15,492	148	<\$100M	30.0	2,641	94	0
Countybank	Greenwood	50.0	0.265	0.846	52,960	426	\$100M-500M	75.0	26,389	327	0
Bank of Camden	Camden	50.0	0.265	1	9,929	124	<\$100M	70.0	9,929	124	0
Greer St Bank	Greer	50.0	0.191	0.868	42,574	657	\$100M-500M	60.0	12,422	525	0
New Cmrc Bank NA	Greenville	50.0	0.344	0.833	31,837	253	<\$100M	30.0	4,457	139	0
South Carolina B&T of Piedmo	Rock Hill	47.5	0.257	0.79	40,509	550	\$100M-500M	72.5	15,722	397	0
Bank of Ridgeway	Ridgeway	47.5	0.19	1	17,018	361	<\$100M	62.5	6,717	312	0
Peoples Bank	Iva	47.5	0.213	0.862	32,077	416	\$100M-500M	50.0	8,079	312	0.005
Islands Cmnty Bank NA	Beaufort	45.0	0.339	0.87	14,097	134	<\$100M	32.5	2,501	80	0
Exchange Bank of SC	Kingstree	42.5	0.157	0.958	17,003	452	\$100M-500M	65.0	8,392	380	0
Seneca NB	Seneca	42.5	0.195	1	9,214	115	<\$100M	30.0	2,340	71	0
Community First Bank	Walhalla	40.0	0.14	0.685	41,306	500	\$100M-500M	50.0	12,478	384	0.002
Peoples Cmnty Bank of SC	Aiken	40.0	0.244	0.794	28,752	325	\$100M-500M	35.0	5,117	203	0
Darlington Cty Bank	Darlington	37.5	0.235	0.953	8,489	246	<\$100M	55.0	3,423	208	0
Provident Cmnty Bank NA	Union	35.0	0.112	0.773	39,438	295	\$100M-500M	25.0	5,949	187	0
Bank of Heath Springs	Heath Springs	32.5	0.161	1	2,811	70	<\$100M	52.5	2,811	70	0
Exchange Bank	Estill	32.5	0.175	0.93	8,882	155	<\$100M	45.0	3,363	125	0
Allendale Cty Bank	Fairfax	30.0	0.102	1	4,356	79	<\$100M	57.5	4,356	79	0
Pamplico B&TC	Pamplico	30.0	0.066	1	1,273	24	<\$100M	45.0	1,273	24	0
Bank of Westminster	Westminster	30.0	0.047	1	1,411	32	<\$100M	30.0	820	27	0
Bank of Clarendon	Manning	30.0	0.152	0.76	23,615	276	\$100M-500M	27.5	4,206	198	0
Carolina Cmrl Bank	Allendale	30.0	0.1	1	3,572	65	<\$100M	25.0	939	50	0
Blue Ridge Bank of Walhalla	Walhalla	27.5	0.066	1	3,868	76	<\$100M	50.0	3,868	76	0
Bank of Jefferson	Jefferson	27.5	0.068	1	1,142	36	<\$100M	47.5	1,142	36	0
Commercial Bank	Honea Path	27.5	0.104	0.888	12,137	236	\$100M-500M	40.0	4,244	194	0
Johnsonville St Bank	Johnsonville	27.5	0.022	1	498	53	<\$100M	32.5	498	53	0
Carolina NB&TC	Columbia	25.0	0.224	0.618	20,021	162	<\$100M	10.0	2,132	69	0
Lowcountry NB	Beaufort	22.5	0.112	0.594	14,322	193	\$100M-500M	22.5	3,519	120	0
Tidelands Bank	Mount Pleasant	22.5	0.208	0.663	11,387	116	<\$100M	22.5	2,211	73	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.