

Table 3A Expanded. Small Business Lending Institutions in South Carolina Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup> (10)	
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Arthur State Bank	Union	97.5	0.304	0.997	170,555	1,046	500M-1B	80.0	14,776	588	0.004
Enterprise Bank of South Carolina	Ehrhardt	92.5	0.313	0.932	128,293	1,122	100M-500M	100.0	36,250	911	0.001
The Citizens Bank	Olanta	85.0	0.187	0.945	69,404	1,607	100M-500M	100.0	23,941	1,347	0.000
GrandSouth Bank	Greenville	82.5	0.293	0.671	108,944	1,161	100M-500M	87.5	16,978	818	0.000
Carolina Alliance Bank	Spartanburg	77.5	0.330	0.695	79,925	554	100M-500M	67.5	7,492	272	0.000
Anderson Brothers Bank	Mullins	77.5	0.165	0.888	71,816	1,121	100M-500M	97.5	27,578	901	0.003
First Community Bank, National Assoc	Lexington	77.5	0.208	0.638	124,465	978	500M-1B	77.5	14,615	537	0.000
The Conway National Bank	Conway	77.5	0.151	0.759	140,583	1,621	500M-1B	85.0	22,893	1,117	0.003
Southern First Bank, National Associat	Greenville	77.5	0.221	0.537	167,515	967	500M-1B	57.5	12,677	419	0.000
SCBT National Association	Orangeburg	72.5	0.173	0.539	756,968	8,501	1B-10B	75.0	85,564	5,236	0.000
The Bank of South Carolina	Charleston	72.5	0.241	0.600	75,086	640	100M-500M	77.5	10,976	367	0.000
Bank of Greeleyville	Greeleyville	72.5	0.294	1.000	22,654	323	<100M	92.5	22,654	323	0.000
Farmers and Merchants Bank of Soutl	Holly Hill	72.5	0.182	0.882	47,111	690	100M-500M	87.5	10,503	510	0.000
Heritage Community Bank	Hartsville	72.5	0.325	0.856	33,485	292	100M-500M	67.5	3,915	160	0.000
South Carolina Community Bank	Columbia	70.0	0.380	0.903	30,979	229	<100M	65.0	3,229	112	0.000
First Citizens Bank and Trust Company	Columbia	70.0	0.099	0.604	810,423	7,310	1B-10B	75.0	100,588	4,292	0.006
Bank of Walterboro	Walterboro	70.0	0.212	0.905	34,494	386	100M-500M	75.0	6,151	266	0.000
Bank of Travelers Rest	Travelers Rest	67.5	0.174	0.506	84,776	632	100M-500M	65.0	9,747	328	0.013
The Palmetto Bank	Greenville	67.5	0.154	0.435	182,422	1,460	1B-10B	72.5	23,775	852	0.000
First Federal Bank	Charleston	65.0	0.078	0.545	256,209	2,628	1B-10B	72.5	32,276	1,790	0.006
First National Bank of South Carolina	Holly Hill	65.0	0.197	0.837	31,250	264	100M-500M	67.5	4,053	165	0.000
Horry County State Bank	Loris	65.0	0.146	0.566	77,646	762	500M-1B	75.0	11,802	495	0.000
First Palmetto Bank	Camden	65.0	0.177	0.469	108,103	747	500M-1B	60.0	9,877	352	0.000
Pinnacle Bank of South Carolina	Greenville	65.0	0.298	0.728	41,196	160	100M-500M	45.0	2,962	67	0.000
Bank of York	York	65.0	0.157	0.999	29,347	284	100M-500M	62.5	3,790	181	0.003
Community First Bank, Inc.	Walhalla	62.5	0.134	0.694	64,546	685	100M-500M	87.5	15,259	498	0.002
CertusBank, National Association	Easley	62.5	0.085	0.537	149,728	2,043	1B-10B	65.0	16,634	1,200	0.000
Countybank	Greenwood	60.0	0.156	0.700	48,162	290	100M-500M	57.5	6,128	114	0.000
Dedicated Community Bank	Darlington	60.0	0.245	0.925	11,156	206	<100M	80.0	5,658	180	0.000
Independence National Bank	Greenville	60.0	0.240	0.746	26,915	169	100M-500M	42.5	2,296	68	0.000
The Bank of Clarendon	Manning	60.0	0.178	0.629	36,696	401	100M-500M	75.0	6,541	262	0.000
Carolina Bank & Trust Co.	Lamar	60.0	0.188	0.476	68,259	490	100M-500M	52.5	6,566	256	0.000
SouthCoast Community Bank	Mount Pleasant	60.0	0.154	0.650	67,319	496	100M-500M	52.5	5,298	260	0.000
First Reliance Bank	Florence	57.5	0.156	0.477	73,560	643	100M-500M	57.5	7,817	369	0.000
Atlantic Community Bank	Bluffton	55.0	0.237	0.812	19,266	128	<100M	37.5	1,503	64	0.000
Clover Community Bank	Clover	55.0	0.216	0.691	26,269	187	100M-500M	60.0	3,437	99	0.001
Greer State Bank	Greer	55.0	0.142	0.573	53,448	524	100M-500M	65.0	7,543	320	0.000
Tidelands Bank	Mount Pleasant	52.5	0.137	0.426	71,747	432	500M-1B	42.5	5,665	216	0.000

**Table 3A Expanded. Small Business Lending Institutions in South Carolina Using Call Report Data, June 2012**

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup>	
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
CresCom Bank	Charleston	52.5	0.132	0.403	108,633	682	500M-1B	42.5	6,743	274	0.000
BankGreenville	Greenville	52.5	0.199	0.703	23,136	159	100M-500M	45.0	2,370	73	0.000
The Peoples Bank	Iva	52.5	0.145	0.604	37,955	293	100M-500M	37.5	2,692	152	0.000
Pickens Savings and Loan Association,	Pickens	50.0	0.156	0.968	15,713	139	100M-500M	40.0	1,549	81	0.000
Savannah River Banking Company	Aiken	50.0	0.220	0.596	34,513	143	100M-500M	15.0	928	39	0.000
Harbor National Bank	Charleston	47.5	0.185	0.383	47,741	232	100M-500M	25.0	1,854	94	0.000
South Atlantic Bank	Myrtle Beach	47.5	0.167	0.463	46,082	226	100M-500M	30.0	3,087	94	0.004
VistaBank	Aiken	47.5	0.238	0.579	26,587	125	100M-500M	20.0	1,115	45	0.000
The Commercial Bank	Honea Path	47.5	0.141	0.794	22,122	233	100M-500M	60.0	3,347	153	0.000
Cornerstone National Bank	Easley	45.0	0.161	0.554	26,028	182	100M-500M	35.0	2,149	95	0.000
First Capital Bank	Bennettsville	45.0	0.186	0.643	11,156	211	<100M	75.0	3,593	173	0.000
Coastal Carolina National Bank	Myrtle Beach	42.5	0.165	0.679	15,809	78	<100M	25.0	962	35	0.000
Palmetto State Bank	Hampton	42.5	0.086	0.507	37,474	350	100M-500M	52.5	4,931	217	0.002
Blue Ridge Bank	Walhalla	42.5	0.130	0.971	13,739	111	100M-500M	57.5	2,673	75	0.000
Pee Dee Federal Savings Bank	Marion	42.5	0.158	0.824	6,380	120	<100M	65.0	2,416	97	0.000
First South Bank	Spartanburg	42.5	0.145	0.346	52,488	248	100M-500M	17.5	1,921	63	0.000
Provident Community Bank, National	Rock Hill	42.5	0.102	0.527	37,787	267	100M-500M	32.5	2,902	123	0.000
Security Federal Bank	Aiken	40.0	0.069	0.348	62,816	516	500M-1B	45.0	6,932	272	0.002
Spratt Savings and Loan Association	Chester	37.5	0.108	0.764	10,725	129	<100M	62.5	3,051	97	0.000
First Federal of South Carolina, FSB	Walterboro	37.5	0.090	0.920	10,159	69	100M-500M	25.0	803	26	0.000
Mutual Savings Bank	Hartsville	35.0	0.135	0.831	5,815	50	<100M	20.0	392	18	0.000
Oconee Federal Savings and Loan Assn	Seneca	35.0	0.024	1.000	9,212	28	100M-500M	12.5	290	12	0.000
Abbeville Savings and Loan, SSB	Abbeville	35.0	0.084	1.000	6,439	36	<100M	22.5	433	18	0.000
Kingstree Federal Savings and Loan As	Kingstree	32.5	0.023	0.999	770	10	<100M	20.0	51	3	0.000
Home Federal Savings and Loan Assoc	Bamberg	32.5	0.046	0.999	1,807	33	<100M	57.5	1,807	33	0.000
Citizens Building and Loan Association	Greer	32.5	0.105	0.622	12,647	66	100M-500M	17.5	858	18	0.000
Allendale County Bank	Fairfax	32.5	0.048	1.000	2,706	53	<100M	62.5	2,706	53	0.000
Sandhills Bank	North Myrtle Bea	32.5	0.097	0.822	6,559	31	<100M	12.5	281	10	0.000
CoastalStates Bank	Hilton Head Isla	30.0	0.086	0.399	34,131	207	100M-500M	20.0	2,175	80	0.000
First Piedmont Federal Savings and Lo	Gaffney	30.0	0.091	0.477	27,661	199	100M-500M	45.0	3,639	110	0.000
Congaree State Bank	West Columbia	17.5	0.071	0.235	8,467	131	100M-500M	80.0	8,467	131	0.000
Woodruff Federal Savings and Loan A:	Woodruff	15.0	0.050	0.529	4,911	21	<100M	12.5	346	8	0.000
Palmetto Heritage Bank & Trust	Pawleys Island	12.5	0.043	0.195	6,523	106	100M-500M	30.0	1,852	57	0.000

<sup>1</sup> TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.

**Table 3B. Expanded. Micro Business Lending Institutions in South Carolina Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The Citizens Bank	Olanta	100.0	0.065	0.326	23,941	1,347	100M-500M	85.0	69,404	1,607	0.000
Enterprise Bank of South Carolina	Ehrhardt	100.0	0.088	0.263	36,250	911	100M-500M	92.5	128,293	1,122	0.001
Anderson Brothers Bank	Mullins	97.5	0.063	0.341	27,578	901	100M-500M	77.5	71,816	1,121	0.003
Bank of Greeleyville	Greeleyville	92.5	0.294	1.000	22,654	323	<100M	72.5	22,654	323	0.000
Farmers and Merchants Bank of South Caroli	Holly Hill	87.5	0.041	0.197	10,503	510	100M-500M	72.5	47,111	690	0.000
GrandSouth Bank	Greenville	87.5	0.046	0.105	16,978	818	100M-500M	82.5	108,944	1,161	0.000
Community First Bank, Inc.	Walhalla	87.5	0.032	0.164	15,259	498	100M-500M	62.5	64,546	685	0.002
The Conway National Bank	Conway	85.0	0.025	0.124	22,893	1,117	500M-1B	77.5	140,583	1,621	0.003
Arthur State Bank	Union	80.0	0.026	0.086	14,776	588	500M-1B	97.5	170,555	1,046	0.004
Congaree State Bank	West Columbia	80.0	0.071	0.235	8,467	131	100M-500M	17.5	8,467	131	0.000
Dedicated Community Bank	Darlington	80.0	0.124	0.469	5,658	180	<100M	60.0	11,156	206	0.000
The Bank of South Carolina	Charleston	77.5	0.035	0.088	10,976	367	100M-500M	72.5	75,086	640	0.000
First Community Bank, National Association	Lexington	77.5	0.024	0.075	14,615	537	500M-1B	77.5	124,465	978	0.000
Bank of Walterboro	Walterboro	75.0	0.038	0.161	6,151	266	100M-500M	70.0	34,494	386	0.000
First Capital Bank	Bennettsville	75.0	0.060	0.207	3,593	173	<100M	45.0	11,156	211	0.000
Horry County State Bank	Loris	75.0	0.022	0.086	11,802	495	500M-1B	65.0	77,646	762	0.000
First Citizens Bank and Trust Company, Inc.	Columbia	75.0	0.012	0.075	100,588	4,292	1B-10B	70.0	810,423	7,310	0.006
SCBT National Association	Orangeburg	75.0	0.020	0.061	85,564	5,236	1B-10B	72.5	756,968	8,501	0.000
The Bank of Clarendon	Manning	75.0	0.032	0.112	6,541	262	100M-500M	60.0	36,696	401	0.000
First Federal Bank	Charleston	72.5	0.010	0.069	32,276	1,790	1B-10B	65.0	256,209	2,628	0.006
The Palmetto Bank	Greenville	72.5	0.020	0.057	23,775	852	1B-10B	67.5	182,422	1,460	0.000
Carolina Alliance Bank	Spartanburg	67.5	0.031	0.065	7,492	272	100M-500M	77.5	79,925	554	0.000
Heritage Community Bank	Hartsville	67.5	0.038	0.100	3,915	160	100M-500M	72.5	33,485	292	0.000
First National Bank of South Carolina	Holly Hill	67.5	0.025	0.109	4,053	165	100M-500M	65.0	31,250	264	0.000
South Carolina Community Bank	Columbia	65.0	0.040	0.094	3,229	112	<100M	70.0	30,979	229	0.000
CertusBank, National Association	Easley	65.0	0.009	0.060	16,634	1,200	1B-10B	62.5	149,728	2,043	0.000
Greer State Bank	Greer	65.0	0.020	0.081	7,543	320	100M-500M	55.0	53,448	524	0.000
Pee Dee Federal Savings Bank	Marion	65.0	0.060	0.312	2,416	97	<100M	42.5	6,380	120	0.000
Bank of Travelers Rest	Travelers Rest	65.0	0.020	0.058	9,747	328	100M-500M	67.5	84,776	632	0.013
Spratt Savings and Loan Association	Chester	62.5	0.031	0.217	3,051	97	<100M	37.5	10,725	129	0.000
Bank of York	York	62.5	0.020	0.129	3,790	181	100M-500M	65.0	29,347	284	0.003
Allendale County Bank	Fairfax	62.5	0.048	1.000	2,706	53	<100M	32.5	2,706	53	0.000
The Commercial Bank	Honea Path	60.0	0.021	0.120	3,347	153	100M-500M	47.5	22,122	233	0.000
First Palmetto Bank	Camden	60.0	0.016	0.043	9,877	352	500M-1B	65.0	108,103	747	0.000
Clover Community Bank	Clover	60.0	0.028	0.090	3,437	99	100M-500M	55.0	26,269	187	0.001
Home Federal Savings and Loan Association	Bamberg	57.5	0.046	0.999	1,807	33	<100M	32.5	1,807	33	0.000
First Reliance Bank	Florence	57.5	0.017	0.051	7,817	369	100M-500M	57.5	73,560	643	0.000
Blue Ridge Bank	Walhalla	57.5	0.025	0.189	2,673	75	100M-500M	42.5	13,739	111	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in South Carolina Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total		TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total		CC Amount/TA <sup>1</sup>	
		Rank	TA Ratio <sup>1</sup>					Rank	Amount (1,000)		Number
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Southern First Bank, National Association	Greenville	57.5	0.017	0.041	12,677	419	500M-1B	77.5	167,515	967	0.000
Countybank	Greenwood	57.5	0.020	0.089	6,128	114	100M-500M	60.0	48,162	290	0.000
Carolina Bank & Trust Co.	Lamar	52.5	0.018	0.046	6,566	256	100M-500M	60.0	68,259	490	0.000
Palmetto State Bank	Hampton	52.5	0.011	0.067	4,931	217	100M-500M	42.5	37,474	350	0.002
SouthCoast Community Bank	Mount Pleasant	52.5	0.012	0.051	5,298	260	100M-500M	60.0	67,319	496	0.000
Pinnacle Bank of South Carolina	Greenville	45.0	0.021	0.052	2,962	67	100M-500M	65.0	41,196	160	0.000
BankGreenville	Greenville	45.0	0.020	0.072	2,370	73	100M-500M	52.5	23,136	159	0.000
Security Federal Bank	Aiken	45.0	0.008	0.038	6,932	272	500M-1B	40.0	62,816	516	0.002
First Piedmont Federal Savings and Loan Association	Gaffney	45.0	0.012	0.063	3,639	110	100M-500M	30.0	27,661	199	0.000
Independence National Bank	Greenville	42.5	0.020	0.064	2,296	68	100M-500M	60.0	26,915	169	0.000
Tidelands Bank	Mount Pleasant	42.5	0.011	0.034	5,665	216	500M-1B	52.5	71,747	432	0.000
CresCom Bank	Charleston	42.5	0.008	0.025	6,743	274	500M-1B	52.5	108,633	682	0.000
Pickens Savings and Loan Association, FA	Pickens	40.0	0.015	0.095	1,549	81	100M-500M	50.0	15,713	139	0.000
The Peoples Bank	Iva	37.5	0.010	0.043	2,692	152	100M-500M	52.5	37,955	293	0.000
Atlantic Community Bank	Bluffton	37.5	0.019	0.063	1,503	64	<100M	55.0	19,266	128	0.000
Cornerstone National Bank	Easley	35.0	0.013	0.046	2,149	95	100M-500M	45.0	26,028	182	0.000
Provident Community Bank, National Association	Rock Hill	32.5	0.008	0.040	2,902	123	100M-500M	42.5	37,787	267	0.000
South Atlantic Bank	Myrtle Beach	30.0	0.011	0.031	3,087	94	100M-500M	47.5	46,082	226	0.004
Palmetto Heritage Bank & Trust	Pawleys Island	30.0	0.012	0.055	1,852	57	100M-500M	12.5	6,523	106	0.000
First Federal of South Carolina, FSB	Walterboro	25.0	0.007	0.073	803	26	100M-500M	37.5	10,159	69	0.000
Coastal Carolina National Bank	Myrtle Beach	25.0	0.010	0.041	962	35	<100M	42.5	15,809	78	0.000
Harbor National Bank	Charleston	25.0	0.007	0.015	1,854	94	100M-500M	47.5	47,741	232	0.000
Abbeville Savings and Loan, SSB	Abbeville	22.5	0.006	0.067	433	18	<100M	35.0	6,439	36	0.000
Mutual Savings Bank	Hartsville	20.0	0.009	0.056	392	18	<100M	35.0	5,815	50	0.000
VistaBank	Aiken	20.0	0.010	0.024	1,115	45	100M-500M	47.5	26,587	125	0.000
Kingstree Federal Savings and Loan Association	Kingstree	20.0	0.002	0.066	51	3	<100M	32.5	770	10	0.000
CoastalStates Bank	Hilton Head Island	20.0	0.006	0.025	2,175	80	100M-500M	30.0	34,131	207	0.000
Citizens Building and Loan Association	Greer	17.5	0.007	0.042	858	18	100M-500M	32.5	12,647	66	0.000
First South Bank	Spartanburg	17.5	0.005	0.013	1,921	63	100M-500M	42.5	52,488	248	0.000
Savannah River Banking Company	Aiken	15.0	0.006	0.016	928	39	100M-500M	50.0	34,513	143	0.000
Woodruff Federal Savings and Loan Association	Woodruff	12.5	0.004	0.037	346	8	<100M	15.0	4,911	21	0.000
Oconee Federal Savings and Loan Association	Seneca	12.5	0.001	0.031	290	12	100M-500M	35.0	9,212	28	0.000
Sandhills Bank	North Myrtle Beach	12.5	0.004	0.035	281	10	<100M	32.5	6,559	31	0.000

<sup>1</sup> TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.