

Table 3A Expanded. Small Business Lending Institutions in South Carolina Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)				CC Amount/TA ¹ (10)
		Total Rank	TA Ratio ¹	TBL Ratio ¹	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	100.0	0.333	1.000	210,345	1,274	500M-1B	82.5	19,051	729	0.003
Enterprise Bank of South Carolina	Ehrhardt	92.5	0.323	0.984	141,224	1,203	100M-500M	97.5	44,268	975	0.001
Community First Bank, Inc.	Walhalla	90.0	0.210	1.000	99,159	769	100M-500M	87.5	15,422	545	0.002
The Conway National Bank	Conway	82.5	0.167	0.749	152,316	1,718	500M-1B	90.0	24,898	1,190	0.003
GrandSouth Bank	Greenville	82.5	0.298	0.659	112,432	1,100	100M-500M	85.0	15,624	751	-
The Citizens Bank	Olanta	80.0	0.190	0.865	62,528	1,586	100M-500M	100.0	21,206	1,345	-
Heritage Community Bank	Hartsville	77.5	0.381	0.983	39,279	288	100M-500M	62.5	3,638	146	-
Anderson Brothers Bank	Mullins	77.5	0.172	0.909	78,597	1,231	100M-500M	100.0	31,143	990	0.003
Carolina Alliance Bank	Spartanburg	77.5	0.316	0.718	75,762	531	100M-500M	67.5	6,997	271	-
Southern First Bank, National Association	Greenville	77.5	0.218	0.542	164,811	971	500M-1B	62.5	13,064	418	-
First Community Bank, National Association	Lexington	77.5	0.207	0.651	125,277	1,035	500M-1B	77.5	15,879	600	-
SCBT National Association	Orangeburg	77.5	0.192	0.580	737,852	8,032	1B-10B	80.0	88,762	5,227	-
Bank of Greeleyville	Greeleyville	75.0	0.293	1.000	22,128	333	<100M	87.5	7,570	249	-
Farmers and Merchants Bank of South Carolina	Holly Hill	75.0	0.184	0.843	46,815	720	100M-500M	87.5	10,936	548	-
The Bank of South Carolina	Charleston	72.5	0.259	0.607	77,358	634	100M-500M	82.5	12,062	364	-
Bank of Walterboro	Walterboro	72.5	0.247	0.874	38,892	458	100M-500M	82.5	7,199	324	-
South Carolina Community Bank	Columbia	72.5	0.401	0.898	32,801	254	<100M	70.0	3,917	130	-
The Peoples National Bank	Easley	72.5	0.209	0.716	67,513	534	100M-500M	70.0	7,798	290	-
First Piedmont Federal Savings and Loan Assoc	Gaffney	70.0	0.193	1.000	54,803	209	100M-500M	37.5	2,967	94	-
First Palmetto Savings Bank, F.S.B.	Camden	70.0	0.195	0.491	123,486	857	500M-1B	60.0	11,469	423	-
Bank of Travelers Rest	Travelers Rest	67.5	0.184	0.523	91,356	669	100M-500M	67.5	10,876	355	0.012
First Capital Bank	Bennettsville	67.5	0.298	0.931	18,541	219	<100M	67.5	3,051	165	-
Horry County State Bank	Loris	65.0	0.162	0.514	92,968	974	500M-1B	77.5	15,613	657	-
First National Bank of South Carolina	Holly Hill	65.0	0.205	0.761	32,206	275	100M-500M	70.0	4,455	174	-
First Citizens Bank and Trust Company, Inc.	Columbia	65.0	0.105	0.602	859,060	8,076	1B-10B	75.0	108,073	4,837	0.006
CertusBank, National Association	Easley	65.0	0.107	0.596	197,099	1,830	1B-10B	77.5	30,128	1,137	-
Independence National Bank	Greenville	62.5	0.278	0.754	32,479	194	100M-500M	50.0	2,870	88	-
Dedicated Community Bank	Darlington	62.5	0.253	0.917	10,558	230	<100M	80.0	5,131	198	-
The Palmetto Bank	Greenville	62.5	0.140	0.403	178,472	1,831	1B-10B	70.0	22,681	1,112	0.000
First Federal Savings and Loan Association of C	Charleston	60.0	0.067	0.526	215,101	2,319	1B-10B	57.5	20,583	1,507	0.005
Bank of York	York	60.0	0.161	0.998	29,033	337	100M-500M	72.5	4,912	233	0.004
First Reliance Bank	Florence	60.0	0.157	0.467	80,302	661	500M-1B	60.0	8,594	377	-
Greer State Bank	Greer	60.0	0.161	0.597	67,417	680	100M-500M	77.5	10,179	434	0.000
Clover Community Bank	Clover	60.0	0.216	0.709	27,629	221	100M-500M	60.0	3,692	111	0.001
Pickens Savings and Loan Association, FA	Pickens	57.5	0.199	0.991	20,832	119	100M-500M	50.0	2,371	63	-
The Peoples Bank	Iva	57.5	0.158	0.648	39,029	397	100M-500M	72.5	5,804	263	-

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Carolina Bank & Trust Co.	Lamar	57.5	0.192	0.476	68,005	527	100M-500M	60.0	7,547	290	-
The Commercial Bank	Honea Path	55.0	0.151	0.871	21,185	252	100M-500M	60.0	3,136	172	-
Plantation Federal Bank	Pawleys Island	55.0	0.138	0.506	79,159	467	500M-1B	47.5	6,118	217	-
SouthCoast Community Bank	Mount Pleasant	55.0	0.144	0.590	65,613	507	100M-500M	55.0	6,209	288	-
VistaBank	Aiken	55.0	0.281	0.626	31,620	155	100M-500M	32.5	1,884	61	-
Pinnacle Bank of South Carolina	Greenville	52.5	0.248	0.608	30,336	131	100M-500M	35.0	2,297	58	-
Community FirstBank of Charleston	Charleston	52.5	0.151	0.429	76,574	403	500M-1B	32.5	3,886	161	-
The Bank of Clarendon	Manning	52.5	0.166	0.607	31,740	343	100M-500M	60.0	3,976	216	-
CapitalBank	Greenwood	52.5	0.120	0.444	76,557	590	500M-1B	50.0	6,937	294	0.000
Atlantic Community Bank	Bluffton	52.5	0.214	0.792	20,199	132	<100M	40.0	1,754	70	-
Tidelands Bank	Mount Pleasant	50.0	0.135	0.414	71,907	416	500M-1B	42.5	5,926	199	-
Harbor National Bank	Charleston	50.0	0.212	0.430	51,345	218	100M-500M	20.0	1,516	87	-
Countybank	Greenwood	50.0	0.129	0.695	39,223	253	100M-500M	37.5	3,207	99	-
BankMeridian, N.A.	Columbia	50.0	0.163	0.671	37,964	251	100M-500M	47.5	3,643	114	-
Blue Ridge Bank	Walhalla	47.5	0.137	1.000	13,480	108	<100M	57.5	2,580	73	-
Southern Bank & Trust	Aiken	47.5	0.179	0.559	32,852	201	100M-500M	32.5	2,356	87	-
The Exchange Bank of South Carolina, Inc.	Kingstree	47.5	0.111	0.988	13,974	241	100M-500M	75.0	3,967	171	-
Seneca National Bank	Seneca	47.5	0.183	0.836	14,183	100	<100M	32.5	1,161	38	-
BankGreenville	Greenville	47.5	0.183	0.684	21,493	147	100M-500M	45.0	2,269	69	-
Spratt Savings and Loan Association	Chester	45.0	0.136	0.778	13,642	163	100M-500M	72.5	3,948	129	-
Cornerstone National Bank	Easley	45.0	0.181	0.598	30,511	215	100M-500M	52.5	3,229	117	-
South Atlantic Bank	Myrtle Beach	45.0	0.181	0.486	44,612	201	100M-500M	35.0	3,373	84	0.004
Bank of Anderson, National Association	Anderson	45.0	0.143	0.742	20,978	179	100M-500M	50.0	2,459	98	-
Security Federal Bank	Aiken	45.0	0.083	0.380	76,794	576	500M-1B	52.5	8,718	301	0.002
Provident Community Bank, National Associati	Rock Hill	42.5	0.112	0.490	43,238	298	100M-500M	35.0	3,676	144	-
Crescent Bank	Myrtle Beach	42.5	0.132	0.363	46,444	401	100M-500M	37.5	3,764	165	-
Pee Dee Federal Savings Bank	Marion	42.5	0.178	0.781	7,101	112	<100M	65.0	2,131	89	-
Bank of Westminster	Westminster	40.0	0.132	1.000	3,988	50	<100M	57.5	1,192	31	-
Mutual Savings Bank	Hartsville	40.0	0.144	1.000	6,406	44	<100M	12.5	251	9	-
Regent Bank	Greenville	40.0	0.187	0.689	9,690	47	<100M	25.0	739	19	-
Palmetto State Bank	Hampton	40.0	0.088	0.508	41,772	377	100M-500M	47.5	4,875	222	0.002
Savannah River Banking Company	Aiken	40.0	0.188	0.477	27,290	115	100M-500M	15.0	740	32	-
First South Bank	Spartanburg	37.5	0.114	0.314	48,465	161	100M-500M	10.0	700	18	-
Woodruff Federal Savings and Loan Associatio	Woodruff	37.5	0.105	1.000	10,099	32	<100M	22.5	693	15	-
CoastalStates Bank	Hilton Head Isla	37.5	0.107	0.474	42,645	237	100M-500M	27.5	2,842	91	-
Oconee Federal Savings and Loan Association	Seneca	35.0	0.025	1.000	9,383	28	100M-500M	12.5	352	13	-
Sandhills Bank	North Myrtle Bea	35.0	0.131	0.857	8,572	40	<100M	10.0	320	14	-

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First Federal of South Carolina, FSB	Walterboro	32.5	0.092	0.818	9,825	69	100M-500M	35.0	1,118	39	-
Allendale County Bank	Fairfax	32.5	0.056	1.000	3,064	55	<100M	67.5	3,064	55	-
Carolina Federal Savings Bank	Charleston	30.0	0.125	0.745	7,360	50	<100M	20.0	599	21	-
Coastal Carolina National Bank	Myrtle Beach	30.0	0.135	0.629	11,279	49	<100M	22.5	870	21	-
Kingstree Federal Savings and Loan Association	Kingstree	27.5	0.019	0.852	539	6	<100M	27.5	95	3	-
Citizens Building and Loan Association	Greer	27.5	0.101	0.645	12,045	62	100M-500M	25.0	1,152	23	-
Home Federal Savings and Loan Association	Bamberg	25.0	0.052	0.832	1,931	32	<100M	52.5	883	26	-
Palmetto Heritage Bank & Trust	Pawleys Island	25.0	0.104	0.494	14,571	86	100M-500M	32.5	1,772	45	-
Congaree State Bank	West Columbia	15.0	0.062	0.234	7,522	141	100M-500M	77.5	7,522	141	-
Abbeville Savings and Loan, SSB	Abbeville	15.0	0.046	0.521	3,727	36	<100M	22.5	569	21	-

¹TA = 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