

Table 3A Expanded. Small Business Lending Institutions in South Carolina Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		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	97.5	0.308	1.000	160,870	874	500M-1B	78	11,357	456	0.004
Enterprise Bank of South Carolina	Ehrhardt	87.5	0.240	0.875	94,506	1,019	100M-500M	98	34,052	833	0.001
GrandSouth Bank	Greenville	87.5	0.306	0.706	117,844	1,511	100M-500M	95	24,805	1,140	0.000
Anderson Brothers Bank	Mullins	80.0	0.154	0.885	70,455	1,086	100M-500M	98	25,902	868	0.003
The Citizens Bank	Olanta	80.0	0.163	0.950	65,691	1,614	100M-500M	100	24,128	1,363	0.000
Carolina Alliance Bank	Spartanburg	80.0	0.348	0.723	84,473	558	100M-500M	68	7,342	273	0.000
First Community Bank	Lexington	77.5	0.203	0.622	128,085	994	500M-1B	78	15,046	520	0.000
Bank of Greeleyville	Greeleyville	75.0	0.296	1.000	22,887	336	<100M	80	4,901	246	0.000
SCBT	Columbia	75.0	0.177	0.523	893,584	8,573	1B-10B	73	87,152	4,825	0.000
The Conway National Bank	Conway	75.0	0.142	0.731	135,562	1,462	500M-1B	80	19,546	970	0.003
Southern First Bank	Greenville	75.0	0.212	0.511	177,095	1,003	500M-1B	63	12,496	420	0.000
Farmers and Merchants Bank of South Carol	Holly Hill	72.5	0.171	0.820	44,729	653	100M-500M	88	10,038	476	0.000
South Carolina Community Bank	Columbia	72.5	0.401	0.907	29,890	213	<100M	63	3,185	96	0.000
Heritage Community Bank	Hartsville	72.5	0.308	0.825	31,042	279	100M-500M	68	4,004	150	0.000
The Bank of South Carolina	Charleston	70.0	0.211	0.585	71,720	609	100M-500M	80	10,882	348	0.000
Bank of Travelers Rest	Travelers R	70.0	0.178	0.525	90,764	650	500M-1B	68	9,482	334	0.013
The Bank of Clarendon	Manning	67.5	0.208	0.695	43,812	460	100M-500M	80	7,469	302	0.000
First Palmetto Bank	Camden	67.5	0.176	0.512	99,298	643	500M-1B	60	8,264	277	0.000
The Palmetto Bank	Greenville	67.5	0.168	0.422	182,562	1,370	1B-10B	73	21,831	758	0.000
First Citizens Bank and Trust Company, In	Columbia	65.0	0.095	0.598	779,031	6,905	1B-10B	75	96,873	4,027	0.005
Bank of Walterboro	Walterboro	65.0	0.197	0.831	30,523	359	100M-500M	78	5,816	250	0.000
SouthCoast Community Bank	Mount Pleas	65.0	0.155	0.632	68,409	463	100M-500M	45	4,525	226	0.000
First National Bank of South Carolina	Holly Hill	62.5	0.202	0.855	32,772	263	100M-500M	63	3,911	152	0.000
Bank of York	York	62.5	0.145	0.998	27,254	273	100M-500M	68	4,247	181	0.004
First Reliance Bank	Florence	62.5	0.176	0.508	66,651	614	100M-500M	65	7,413	349	0.000
Pinnacle Bank of South Carolina	Greenville	62.5	0.312	0.622	43,891	155	100M-500M	35	2,484	60	0.000
Carolina Bank & Trust Co.	Lamar	60.0	0.184	0.477	68,728	500	100M-500M	60	6,978	254	0.000
Dedicated Community Bank	Darlington	60.0	0.252	0.904	11,139	196	<100M	80	4,618	163	0.000
Greer State Bank	Greer	60.0	0.148	0.626	54,675	473	100M-500M	63	6,169	276	0.000
Community First Bank, Inc.	Walhalla	60.0	0.127	0.664	49,418	570	100M-500M	75	8,173	358	0.002
Savannah River Banking Company	Aiken	60.0	0.256	0.621	40,667	168	100M-500M	18	1,058	37	0.000
CertusBank, National Association	Easley	60.0	0.112	0.383	200,722	2,886	1B-10B	60	17,363	1,536	0.000
Clover Community Bank	Clover	57.5	0.229	0.659	26,552	199	100M-500M	68	4,310	110	0.001
Countybank	Greenwood	57.5	0.153	0.601	49,589	316	100M-500M	40	3,487	120	0.000
First Federal Bank	Charleston	57.5	0.057	0.449	180,212	2,233	1B-10B	55	14,360	1,413	0.006

Table 3A Expanded. Small Business Lending Institutions in South Carolina Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		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)
Horry County State Bank	Loris	57.5	0.136	0.546	63,460	621	100M-500M	75	10,048	395	0.000
Atlantic Community Bank	Bluffton	57.5	0.232	0.804	17,826	122	<100M	43	1,540	63	0.000
First Capital Bank	Bennettsvil	55.0	0.215	0.778	12,526	207	<100M	70	2,947	161	0.000
Independence National Bank	Greenville	55.0	0.214	0.735	23,214	152	100M-500M	45	2,082	60	0.000
BankGreenville	Greenville	55.0	0.212	0.767	22,266	156	100M-500M	53	2,367	80	0.000
Coastal Carolina National Bank	Myrtle Beac	55.0	0.215	0.698	24,590	122	100M-500M	28	1,469	53	0.000
CresCom Bank	Charleston	52.5	0.114	0.394	99,913	622	500M-1B	43	5,692	248	0.000
Tidelands Bank	Mount Pleas	52.5	0.134	0.417	67,250	449	500M-1B	43	5,442	228	0.000
Harbor National Bank	Charleston	52.5	0.196	0.440	54,972	264	100M-500M	33	2,490	109	0.000
The Peoples Bank	Iva	50.0	0.143	0.595	37,605	282	100M-500M	43	2,938	143	0.000
VistaBank	Aiken	50.0	0.226	0.569	23,832	120	100M-500M	25	1,343	46	0.000
Blue Ridge Bank	Walhalla	47.5	0.135	1.000	13,286	114	<100M	63	2,838	78	0.000
The Commercial Bank	Honea Path	47.5	0.135	0.759	21,451	239	100M-500M	65	3,434	156	0.000
Pickens Savings and Loan Association, FA	Pickens	47.5	0.152	0.969	14,489	119	<100M	38	1,156	64	0.000
South Atlantic Bank	Myrtle Beac	45.0	0.150	0.413	48,838	269	100M-500M	38	3,321	122	0.004
Pee Dee Federal Savings Bank	Marion	42.5	0.160	0.802	6,232	94	<100M	63	2,199	73	0.000
First Piedmont Federal Savings and Loan A	Gaffney	42.5	0.098	0.560	31,172	213	100M-500M	48	3,583	104	0.000
First South Bank	Spartanburg	42.5	0.150	0.370	45,302	209	100M-500M	18	1,628	59	0.000
Palmetto Heritage Bank & Trust	Pawleys Isl	42.5	0.150	0.633	22,189	131	100M-500M	38	1,996	63	0.000
Mutual Savings Bank	Hartsville	40.0	0.136	0.948	5,509	53	<100M	40	666	26	0.000
Security Federal Bank	Aiken	40.0	0.069	0.370	59,425	484	500M-1B	48	6,628	253	0.003
Provident Community Bank, National Associ	Rock Hill	40.0	0.098	0.524	33,801	232	100M-500M	33	2,579	107	0.000
Cornerstone National Bank	Easley	40.0	0.157	0.514	23,869	153	100M-500M	40	2,060	79	0.000
Palmetto State Bank	Hampton	37.5	0.083	0.502	35,790	342	100M-500M	50	4,351	195	0.002
Abbeville Savings and Loan, SSB	Abbeville	37.5	0.096	1.000	6,669	35	<100M	23	402	16	0.000
First Federal of South Carolina, FSB	Walterboro	37.5	0.080	0.904	8,223	60	100M-500M	18	460	22	0.000
Spratt Savings and Loan Association	Chester	35.0	0.105	0.714	11,104	143	100M-500M	65	2,998	107	0.000
Home Federal Savings and Loan Association	Bamberg	32.5	0.046	1.000	1,851	31	<100M	60	1,851	31	0.000
Allendale County Bank	Fairfax	32.5	0.042	1.000	2,506	42	<100M	63	2,506	42	0.000
Sandhills Bank	North Myrtl	32.5	0.106	0.767	7,834	30	<100M	10	189	7	0.000
CoastalStates Bank	Hilton Head	32.5	0.092	0.396	36,415	203	100M-500M	20	1,688	76	0.000
Citizens Building and Loan, SSB	Greer	27.5	0.093	0.603	11,131	64	100M-500M	20	797	17	0.000
Kingstree Federal Savings and Loan Associ	Kingstree	22.5	0.015	0.661	520	5	<100M	10	17	1	0.000
Congaree State Bank	West Columb	17.5	0.084	0.262	9,318	109	100M-500M	80	9,318	109	0.000
Woodruff Federal Savings and Loan Associa	Woodruff	15.0	0.035	0.506	3,344	19	<100M	20	365	9	0.000
Oconee Federal Savings and Loan Associati	Seneca	12.5	0.011	0.463	3,936	25	100M-500M	18	431	15	0.000

Table 3A Expanded. Small Business Lending Institutions in South Carolina Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)				
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)

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.

Table 3B. Expanded. Micro Business Lending Institutions in South Carolina Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
The Citizens Bank	Olanta	100.0	0.060	0.349	24,128	1,363	100M-500M	80.0	65,691	1,614	-
Anderson Brothers Bank	Mullins	97.5	0.057	0.325	25,902	868	100M-500M	80.0	70,455	1,086	0.003
Enterprise Bank of South Carolina	Ehrhardt	97.5	0.087	0.315	34,052	833	100M-500M	88.0	94,506	1,019	0.001
GrandSouth Bank	Greenville	95.0	0.064	0.149	24,805	1,140	100M-500M	88.0	117,844	1,511	-
Farmers and Merchants Bank of South Carolina	Holly Hill	87.5	0.038	0.184	10,038	476	100M-500M	73.0	44,729	653	-
The Bank of Clarendon	Manning	80.0	0.035	0.118	7,469	302	100M-500M	68.0	43,812	460	-
The Bank of South Carolina	Charleston	80.0	0.032	0.089	10,882	348	100M-500M	70.0	71,720	609	-
Bank of Greeleyville	Greeleyville	80.0	0.063	0.214	4,901	246	<100M	75.0	22,887	336	-
Dedicated Community Bank	Darlington	80.0	0.104	0.375	4,618	163	<100M	60.0	11,139	196	-
The Conway National Bank	Conway	80.0	0.020	0.105	19,546	970	500M-1B	75.0	135,562	1,462	0.003
Congaree State Bank	West Columbia	80.0	0.084	0.262	9,318	109	100M-500M	18.0	9,318	109	-
Arthur State Bank	Union	77.5	0.022	0.071	11,357	456	500M-1B	98.0	160,870	874	0.004
Bank of Walterboro	Walterboro	77.5	0.038	0.158	5,816	250	100M-500M	65.0	30,523	359	-
First Community Bank	Lexington	77.5	0.024	0.073	15,046	520	500M-1B	78.0	128,085	994	-
First Citizens Bank and Trust Company, Inc.	Columbia	75.0	0.012	0.074	96,873	4,027	1B-10B	65.0	779,031	6,905	0.005
Horry County State Bank	Loris	75.0	0.021	0.086	10,048	395	100M-500M	58.0	63,460	621	-
Community First Bank, Inc.	Walhalla	75.0	0.021	0.110	8,173	358	100M-500M	60.0	49,418	570	0.002
SCBT	Columbia	72.5	0.017	0.051	87,152	4,825	1B-10B	75.0	893,584	8,573	-
The Palmetto Bank	Greenville	72.5	0.020	0.050	21,831	758	1B-10B	68.0	182,562	1,370	-
First Capital Bank	Bennettsville	70.0	0.051	0.183	2,947	161	<100M	55.0	12,526	207	-
Clover Community Bank	Clover	67.5	0.037	0.107	4,310	110	100M-500M	58.0	26,552	199	0.001
Bank of Travelers Rest	Travelers Rest	67.5	0.019	0.055	9,482	334	500M-1B	70.0	90,764	650	0.013
Bank of York	York	67.5	0.023	0.155	4,247	181	100M-500M	63.0	27,254	273	0.004
Heritage Community Bank	Hartsville	67.5	0.040	0.106	4,004	150	100M-500M	73.0	31,042	279	-
Carolina Alliance Bank	Spartanburg	67.5	0.030	0.063	7,342	273	100M-500M	80.0	84,473	558	-
The Commercial Bank	Honea Path	65.0	0.022	0.121	3,434	156	100M-500M	48.0	21,451	239	-
Spratt Savings and Loan Association	Chester	65.0	0.028	0.193	2,998	107	100M-500M	35.0	11,104	143	-
First Reliance Bank	Florence	65.0	0.020	0.056	7,413	349	100M-500M	63.0	66,651	614	-
Blue Ridge Bank	Walhalla	62.5	0.029	0.214	2,838	78	<100M	48.0	13,286	114	-
First National Bank of South Carolina	Holly Hill	62.5	0.024	0.102	3,911	152	100M-500M	63.0	32,772	263	-
Pee Dee Federal Savings Bank	Marion	62.5	0.056	0.283	2,199	73	<100M	43.0	6,232	94	-
Allendale County Bank	Fairfax	62.5	0.042	1.000	2,506	42	<100M	33.0	2,506	42	-
Greer State Bank	Greer	62.5	0.017	0.071	6,169	276	100M-500M	60.0	54,675	473	-
South Carolina Community Bank	Columbia	62.5	0.043	0.097	3,185	96	<100M	73.0	29,890	213	-
Southern First Bank	Greenville	62.5	0.015	0.036	12,496	420	500M-1B	75.0	177,095	1,003	-

Table 3B. Expanded. Micro Business Lending Institutions in South Carolina Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)		Number	Asset Size		Rank	(1,000)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Carolina Bank & Trust Co.	Lamar	60.0	0.019	0.048	6,978	254	100M-500M	60.0	68,728	500	-
Home Federal Savings and Loan Associati	Bamberg	60.0	0.046	1.000	1,851	31	<100M	33.0	1,851	31	-
First Palmetto Bank	Camden	60.0	0.015	0.043	8,264	277	500M-1B	68.0	99,298	643	-
CertusBank, National Association	Easley	60.0	0.010	0.033	17,363	1,536	1B-10B	60.0	200,722	2,886	-
First Federal Bank	Charleston	55.0	0.005	0.036	14,360	1,413	1B-10B	58.0	180,212	2,233	0.006
BankGreenville	Greenville	52.5	0.023	0.082	2,367	80	100M-500M	55.0	22,266	156	-
Palmetto State Bank	Hampton	50.0	0.010	0.061	4,351	195	100M-500M	38.0	35,790	342	0.002
First Piedmont Federal Savings and Loan	Gaffney	47.5	0.011	0.064	3,583	104	100M-500M	43.0	31,172	213	-
Security Federal Bank	Aiken	47.5	0.008	0.041	6,628	253	500M-1B	40.0	59,425	484	0.003
SouthCoast Community Bank	Mount Pleas	45.0	0.010	0.042	4,525	226	100M-500M	65.0	68,409	463	-
Independence National Bank	Greenville	45.0	0.019	0.066	2,082	60	100M-500M	55.0	23,214	152	-
The Peoples Bank	Iva	42.5	0.011	0.046	2,938	143	100M-500M	50.0	37,605	282	-
CresCom Bank	Charleston	42.5	0.006	0.022	5,692	248	500M-1B	53.0	99,913	622	-
Tidelands Bank	Mount Pleas	42.5	0.011	0.034	5,442	228	500M-1B	53.0	67,250	449	-
Atlantic Community Bank	Bluffton	42.5	0.020	0.069	1,540	63	<100M	58.0	17,826	122	-
Countybank	Greenwood	40.0	0.011	0.042	3,487	120	100M-500M	58.0	49,589	316	-
Mutual Savings Bank	Hartsville	40.0	0.016	0.115	666	26	<100M	40.0	5,509	53	-
Cornerstone National Bank	Easley	40.0	0.014	0.044	2,060	79	100M-500M	40.0	23,869	153	-
Pickens Savings and Loan Association, FA	Pickens	37.5	0.012	0.077	1,156	64	<100M	48.0	14,489	119	-
Palmetto Heritage Bank & Trust	Pawleys Isl	37.5	0.014	0.057	1,996	63	100M-500M	43.0	22,189	131	-
South Atlantic Bank	Myrtle Beac	37.5	0.010	0.028	3,321	122	100M-500M	45.0	48,838	269	0.004
Pinnacle Bank of South Carolina	Greenville	35.0	0.018	0.035	2,484	60	100M-500M	63.0	43,891	155	-
Provident Community Bank, National Ass	Rock Hill	32.5	0.008	0.040	2,579	107	100M-500M	40.0	33,801	232	-
Harbor National Bank	Charleston	32.5	0.009	0.020	2,490	109	100M-500M	53.0	54,972	264	-
Coastal Carolina National Bank	Myrtle Beac	27.5	0.013	0.042	1,469	53	100M-500M	55.0	24,590	122	-
VistaBank	Aiken	25.0	0.013	0.032	1,343	46	100M-500M	50.0	23,832	120	-
Abbeville Savings and Loan, SSB	Abbeville	22.5	0.006	0.060	402	16	<100M	38.0	6,669	35	-
Woodruff Federal Savings and Loan Assoc	Woodruff	20.0	0.004	0.055	365	9	<100M	15.0	3,344	19	-
Citizens Building and Loan, SSB	Greer	20.0	0.007	0.043	797	17	100M-500M	28.0	11,131	64	-
CoastalStates Bank	Hilton Head	20.0	0.004	0.018	1,688	76	100M-500M	33.0	36,415	203	-
First Federal of South Carolina, FSB	Walterboro	17.5	0.004	0.051	460	22	100M-500M	38.0	8,223	60	-
Oconee Federal Savings and Loan Associ	Seneca	17.5	0.001	0.051	431	15	100M-500M	13.0	3,936	25	-
First South Bank	Spartanburg	17.5	0.005	0.013	1,628	59	100M-500M	43.0	45,302	209	-
Savannah River Banking Company	Aiken	17.5	0.007	0.016	1,058	37	100M-500M	60.0	40,667	168	-
Kingstree Federal Savings and Loan Assoc	Kingstree	10.0	0.001	0.022	17	1	<100M	23.0	520	5	-
Sandhills Bank	North Myrtl	10.0	0.003	0.018	189	7	<100M	33.0	7,834	30	-

Table 3B. Expanded. Micro Business Lending Institutions in South Carolina Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Number		Total	Amount	Number	CC
		Rank	Ratio ¹	Ratio ¹	(1,000)			Rank	(1,000)		Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		

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.