

Rank The Banks

South Carolina – 2018 Q3

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Rankings Per State

Bank Listing

Company Name - City - Parent Company - Date Established - Number of Offices - Total Employees - S Corp? - Total Assets - ROAA - ROAE

Top 50 Ranking by...

Total Assets

City - Total Employees- Number of Offices - Total Deposits - Deposits/Office - Assets/Office - Deposits/Employee - Assets/Employee - **Total Assets**

Net Interest Margin

City - Total Assets - Yield on Loans - Loan Growth Rate - Cost of Funds - Deposit Growth Rate - Loans/Deposits - Yield on Investment Securities (FTE) - **Net Interest Margin**

Noninterest Income

City - Total Assets - Net Income - Service Charge on Deposits/Avg Assets - Gain on Sale of Loans/Avg. Assets - Net Servicing Fees/Avg Assets - Net Gains on OREO/Avg. Assets - Total Noninterest Income - **Noninterest Income/Avg Assets**

Total Overhead

City - Total Assets - Efficiency Ratio (FTE) - Total Employees - Number of Offices - Personnel Expense/Avg. Assets - Occupancy Expense/Avg. Assets - Other Expense/Avg. Assets - **Total Overhead/Avg Assets**

Asset Quality

City - Total Assets - Gross Loans - LLR/Gross Loans - Adj Loans 30-89PD/Gross Loans - Adj 90+ PD/Gross Loans - Adj NPLs + Adj OREO/Gross Loans - NCO/Avg Loans - **Asset Quality Composite**

ROAE

City - Total Assets - LTM Net Income - Total Employees - LTM Net Income/Employee - 2017Q3 LTM Net Income - 2016Q3 LTM Net Income - ROAA - **ROAE**

Overall

City - Total Assets - Net Interest Margin Rank - Noninterest Income Rank - Total Overhead Rank - Asset Quality Rank - ROAE Rank - **Overall Rank**

Excluded Banks & Calculation Notes

Excluded Banks:

- ▶ Excluded banks are usually special-purpose banks (such as trust banks), subsidiaries of foreign companies, or companies for which necessary data is not available as of this report
 - ▶ Beacon Community Bank

Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending September 30, 2018 (unless noted otherwise)
- ▶ For banks that elect subchapter S status, return on average assets and return on average equity are adjusted to reflect the impact of a 27.5% corporate tax rate (The corporate tax rate is calculated using the average of a 35% corporate tax rate for quarters in 2017 and a 25% corporate tax rate for quarters in 2018)
- ▶ Asset quality index is the sum of: (Adjusted Loans 30-89 PD/Loans) + (Adjusted Loans 90 PD/Loans) + (Adjusted NPLs/Loans) + (Adjusted OREO/Loans) + (Net Chargeoffs/Avg Loans). Adjustments are made to exclude loans for which repayment of principal is wholly or partially guaranteed by the US government
- ▶ Overall ranking is based on an unweighted average of Net Interest Margin rank, Noninterest Income rank, Total Overhead rank, Asset Quality rank and ROAE rank
- ▶ As usual, this quarter's BSP Rank The Banks utilizes only reported numbers per call reports filed by the institutions with regulators. LTM figures for some companies in this report may include material one-time charges incurred in the fourth quarter of 2017 primarily related to the change in tax laws

South Carolina – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Abbeville First Bank	Abbeville		4/24/1907	2	17	No	76,435	(0.17)	(1.42)
Anderson Brothers Bank	Mullins	Anderson Bancshares, Inc.	1/1/1933	23	268	No	750,800	1.47	15.60
Arthur State Bank	Union	Arthur Financial Corporation	4/1/1933	19	155	No	500,229	0.95	10.76
Bank of Clarendon	Manning		7/1/1939	5	57	No	259,745	0.99	7.38
Bank of Greeleyville	Greeleyville	Southeastern Bancorp, Inc.	4/25/1935	2	20	Yes	87,704	1.00	9.20
Bank of South Carolina	Charleston	Bank of South Carolina Corporation	2/26/1987	4	78	No	429,404	1.42	14.49
Bank of Travelers Rest	Travelers Rest	Travelers Rest Bancshares, Inc.	3/18/1946	10	144	Yes	725,744	0.94	10.05
Bank of Walterboro	Walterboro	Communitycorp	5/1/1989	4	37	No	208,725	0.76	7.54
Bank of York	York	York Bancshares, Inc.	4/11/1935	4	40	No	224,895	0.73	6.46
Blue Ridge Bank	Walhalla	Blue Ridge Financial Corporation	6/17/1957	4	30	No	141,291	0.55	5.89
Carolina Alliance Bank	Spartanburg	CAB Financial Corporation	1/8/2007	7	125	No	745,734	0.84	7.63
Carolina Bank & Trust Company	Darlington	First Carolina Bancshares Corporation	3/3/1936	14	106	No	465,144	1.18	9.88
Citizens Bank	Olanta	Citizens Bancshares Corporation	1/1/1943	16	119	No	429,346	0.98	9.38
Citizens Building and Loan, SSB	Greer	Citizens Building and Loan MHC	1/1/1907	1	14	No	130,173	1.38	6.50
Clover Community Bank	Clover	Clover Community Bankshares, Inc.	10/1/1987	2	27	No	129,766	0.84	8.17
Coastal Carolina National Bank	Myrtle Beach	Coastal Carolina Bancshares, Inc.	6/8/2009	7	76	No	373,652	0.28	2.36
CoastalStates Bank	Hilton Head Island	CoastalSouth Bancshares, Inc.	8/9/2004	6	115	No	558,466	(1.57)	(14.08)
Commercial Bank	Honea Path	Commercial Bank Shares, Inc.	5/14/1934	6	46	Yes	186,712	0.93	6.96
Community First Bank	Walhalla	Community First Bancorporation	3/12/1990	7	110	No	376,748	0.45	5.31
Conway National Bank	Conway	CNB Corporation	1/1/1903	16	250	No	1,196,739	0.91	9.81
Countybank	Greenwood	TCB Corporation	6/5/1933	9	152	Yes	419,514	0.69	9.78
CresCom Bank	Charleston	Carolina Financial Corporation	7/2/2001	61	760	No	3,721,775	1.21	8.30
Dedicated Community Bank	Darlington	Darlington County Bancshares, Inc.	3/10/1986	2	17	No	68,596	0.64	7.19
Enterprise Bank of South Carolina	Ehrhardt		1/1/1920	12	101	No	330,738	1.86	38.02
Farmers and Merchants Bank of South Carolina	Holly Hill	FMB of S.C. Bancshares, Inc.	10/23/1912	8	76	No	302,985	0.60	4.61
First Community Bank	Lexington	First Community Corporation	8/17/1995	19	233	No	1,090,806	0.93	8.72
First Federal of South Carolina, FSB (MHC)	Walterboro	First Carolina Bancshares, MHC	1/1/1962	2	26	No	91,262	1.16	15.24
First National Bank of South Carolina	Holly Hill	FNB Corporation	9/4/1905	8	60	No	194,926	0.65	5.43
First Palmetto Bank	Camden	First Palmetto Financial Corporation	1/1/1904	23	154	No	684,687	0.90	7.44
First Piedmont Federal Savings and Loan Assoc. of Gaffney	Gaffney		12/1/1933	6	77	No	408,740	1.37	5.14
First Reliance Bank	Florence	First Reliance Bancshares, Inc.	8/16/1999	12	168	No	562,510	0.24	2.22
First South Bank	Spartanburg	First South Bancorp, Inc.	8/19/1996	4	49	No	236,801	1.56	16.35
GrandSouth Bank	Greenville	GrandSouth Bancorporation	9/8/1998	6	174	No	739,447	0.67	7.64
Heritage Community Bank	Hartsville	Regional Bankshares, Inc.	6/15/1999	3	29	No	110,724	0.44	4.38
Home Federal Savings and Loan Association	Bamberg		1/1/1920	1	7	No	40,968	0.77	6.02
Kingstree Federal Savings and Loan Association	Kingstree	Kingstree Bancshares, M.H.C.	1/1/1926	1	6	No	31,564	0.73	4.49
Mutual Savings Bank	Hartsville		11/13/1936	1	11	No	42,993	0.38	1.05
Oconee Federal Savings and Loan Association (MHC)	Seneca	Oconee Federal, MHC	2/1/1924	7	80	No	498,660	0.70	4.31
Palmetto Heritage Bank & Trust	Pawleys Island	First Citizens BancShares, Inc.	1/3/2005	3	25	No	164,783	1.14	11.31
Palmetto State Bank	Hampton	Palmetto State Bankshares, Inc.	1/1/1907	8	85	No	560,044	1.34	8.97
Pee Dee Federal Savings Bank	Marion		12/11/1935	1	9	No	35,298	(2.17)	(12.43)
Peoples Bank	Iva	Peoples Financial Group, Inc.	1/2/1951	6	70	Yes	282,464	0.78	6.91
Pickens Savings and Loan Association, FA	Pickens		5/5/1920	1	19	No	92,752	0.51	4.54
Sandhills Bank	North Myrtle Beach	Max Bancorp, LLC	1/2/1959	5	44	No	175,182	(0.03)	(0.32)
Security Federal Bank	Aiken	Security Federal Corp.	1/1/1922	17	226	No	902,080	0.83	8.05

South Carolina – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
South Atlantic Bank	Myrtle Beach	South Atlantic Bancshares, Inc.	11/28/2007	9	115	No	612,014	0.71	8.00
South Carolina Community Bank	Columbia	SCCB Financial Corporation	3/26/1999	1	18	No	59,771	(1.40)	(13.81)
South State Bank	Columbia	South State Corporation	1/1/1934	168	2,640	No	14,519,502	1.04	6.28
Southern First Bank	Greenville	Southern First Bancshares, Inc.	1/10/2000	11	223	No	1,860,130	1.13	11.66
Spratt Savings and Loan Association	Chester		1/1/1893	2	18	No	116,363	0.27	1.13
Woodruff Federal Savings and Loan Association	Woodruff		12/14/1934	1	13	No	88,648	0.34	1.01

South Carolina – Total Asset Ranking

Rank	Company Name	City	Total Employees	Number of Offices	Total Deposits (\$000)	Deposits (\$000)/ Office	Assets (\$000)/ Office	Deposits (\$000)/ Employee	Assets (\$000)/ Employee	Total Assets (\$000)
1	South State Bank	Columbia	2,640	168	11,633,555	69,247	86,426	4,407	5,500	14,519,502
2	CresCom Bank	Charleston	760	61	2,780,439	45,581	61,013	3,658	4,897	3,721,775
3	Southern First Bank	Greenville	223	11	1,600,964	145,542	169,103	7,179	8,341	1,860,130
4	Conway National Bank	Conway	250	16	962,880	60,180	74,796	3,852	4,787	1,196,739
5	First Community Bank	Lexington	233	19	926,969	48,788	57,411	3,978	4,682	1,090,806
6	Security Federal Bank	Aiken	226	17	756,005	44,471	53,064	3,345	3,992	902,080
7	Anderson Brothers Bank	Mullins	268	23	670,182	29,138	32,643	2,501	2,801	750,800
8	Carolina Alliance Bank	Spartanburg	125	7	618,533	88,362	106,533	4,948	5,966	745,734
9	GrandSouth Bank	Greenville	174	6	656,595	109,433	123,241	3,774	4,250	739,447
10	Bank of Travelers Rest	Travelers Rest	144	10	647,439	64,744	72,574	4,496	5,040	725,744
11	First Palmetto Bank	Camden	154	23	600,648	26,115	29,769	3,900	4,446	684,687
12	South Atlantic Bank	Myrtle Beach	115	9	540,400	60,044	68,002	4,699	5,322	612,014
13	First Reliance Bank	Florence	168	12	470,794	39,233	46,876	2,802	3,348	562,510
14	Palmetto State Bank	Hampton	85	8	463,102	57,888	70,006	5,448	6,589	560,044
15	CoastalStates Bank	Hilton Head Island	115	6	490,870	81,812	93,078	4,268	4,856	558,466
16	Arthur State Bank	Union	155	19	446,102	23,479	26,328	3,227	3,627	500,229
17	Oconee Federal Savings and Loan Association (MHC)	Seneca	80	7	403,127	57,590	71,237	5,039	6,233	498,660
18	Carolina Bank & Trust Company	Darlington	106	14	402,514	28,751	33,225	3,797	4,388	465,144
19	Bank of South Carolina	Charleston	78	4	385,789	96,447	107,351	4,946	5,505	429,404
20	Citizens Bank	Olanta	119	16	372,618	23,289	26,834	3,131	3,608	429,346
21	Countybank	Greenwood	152	9	345,464	38,385	46,613	2,273	2,760	419,514
22	First Piedmont Federal Savings and Loan Assoc. of Gaffney	Gaffney	77	6	294,205	49,034	68,123	3,821	5,308	408,740
23	Community First Bank	Walhalla	110	7	331,293	47,328	53,821	3,012	3,425	376,748
24	Coastal Carolina National Bank	Myrtle Beach	76	7	324,199	46,314	53,379	4,266	4,916	373,652
25	Enterprise Bank of South Carolina	Ehrhardt	101	12	311,222	25,935	27,562	3,081	3,275	330,738
26	Farmers and Merchants Bank of South Carolina	Holly Hill	76	8	259,365	32,421	37,873	3,413	3,987	302,985
27	Peoples Bank	Iva	70	6	235,893	39,316	47,077	3,370	4,035	282,464
28	Bank of Clarendon	Manning	57	5	217,069	43,414	51,949	3,808	4,557	259,745
29	First South Bank	Spartanburg	49	4	199,896	49,974	59,200	4,080	4,833	236,801
30	Bank of York	York	40	4	193,389	48,347	56,224	4,835	5,622	224,895
31	Bank of Walterboro	Walterboro	37	4	182,662	45,666	52,181	4,937	5,641	208,725
32	First National Bank of South Carolina	Holly Hill	60	8	166,691	20,836	24,366	2,778	3,249	194,926
33	Commercial Bank	Honea Path	46	6	161,971	26,995	31,119	3,521	4,059	186,712
34	Sandhills Bank	North Myrtle Beach	44	5	152,870	30,574	35,036	3,474	3,981	175,182
35	Palmetto Heritage Bank & Trust	Pawleys Island	25	3	123,488	41,163	54,928	4,940	6,591	164,783
36	Blue Ridge Bank	Walhalla	30	4	128,640	32,160	35,323	4,288	4,710	141,291
37	Citizens Building and Loan, SSB	Greer	14	1	93,837	93,837	130,173	6,703	9,298	130,173
38	Clover Community Bank	Clover	27	2	115,015	57,508	64,883	4,260	4,806	129,766
39	Spratt Savings and Loan Association	Chester	18	2	88,463	44,232	58,182	4,915	6,465	116,363
40	Heritage Community Bank	Hartsville	29	3	93,691	31,230	36,908	3,231	3,818	110,724
41	Pickens Savings and Loan Association, FA	Pickens	19	1	74,869	74,869	92,752	3,940	4,882	92,752
42	First Federal of South Carolina, FSB (MHC)	Walterboro	26	2	77,850	38,925	45,631	2,994	3,510	91,262
43	Woodruff Federal Savings and Loan Association	Woodruff	13	1	55,083	55,083	88,648	4,237	6,819	88,648
44	Bank of Greeleyville	Greeleyville	20	2	77,682	38,841	43,852	3,884	4,385	87,704
45	Abbeville First Bank	Abbeville	17	2	56,684	28,342	38,218	3,334	4,496	76,435
46	Dedicated Community Bank	Darlington	17	2	56,059	28,030	34,298	3,298	4,035	68,596
47	South Carolina Community Bank	Columbia	18	1	53,408	53,408	59,771	2,967	3,321	59,771
48	Mutual Savings Bank	Hartsville	11	1	25,951	25,951	42,993	2,359	3,908	42,993
49	Home Federal Savings and Loan Association	Bamberg	7	1	34,781	34,781	40,968	4,969	5,853	40,968
50	Pee Dee Federal Savings Bank	Marion	9	1	29,050	29,050	35,298	3,228	3,922	35,298

South Carolina – Net Interest Margin Ranking

Rank	Company Name	City	Total Assets (\$000)	Yield on Loans (%)	Loan Growth Rate (%)	Cost of Funds (%)	Deposit Growth Rate (%)	Loans/Deposits (%)	Yield on Investment Securities (FTE) (%)	Net Interest Margin (%)
1	Anderson Brothers Bank	Mullins	750,800	8.79	17.05	0.52	13.43	93.65	1.79	7.61
2	GrandSouth Bank	Greenville	739,447	7.11	24.70	1.16	18.15	96.43	2.27	5.42
3	First Piedmont Federal Savings and Loan Assoc. of Gaffney	Gaffney	408,740	5.98	5.11	0.01	5.54	100.34	0.50	4.83
4	First Reliance Bank	Florence	562,510	5.39	25.34	0.51	21.20	88.63	2.66	4.41
5	Heritage Community Bank	Hartsville	110,724	4.90	(3.69)	0.46	(2.01)	89.42	2.04	4.24
6	Clover Community Bank	Clover	129,766	5.73	(7.05)	0.15	(2.29)	59.76	3.00	4.23
7	Palmetto Heritage Bank & Trust	Pawleys Island	164,783	5.80	5.80	1.15	0.30	110.43	1.47	4.22
8	Bank of South Carolina	Charleston	429,404	5.60	1.79	0.14	(0.44)	71.93	2.23	4.20
9	South Atlantic Bank	Myrtle Beach	612,014	4.95	20.39	0.48	17.58	94.48	2.74	4.18
10	CoastalStates Bank	Hilton Head Island	558,466	5.26	28.09	0.41	30.45	77.47	2.39	4.15
10	South State Bank	Columbia	14,519,502	4.81	31.61	0.32	27.89	94.06	2.57	4.15
12	CresCom Bank	Charleston	3,721,775	5.40	64.31	0.75	61.47	89.33	3.36	4.14
13	Bank of Greeleyville	Greeleyville	87,704	5.88	4.31	0.39	(0.21)	76.99	2.04	4.12
14	Dedicated Community Bank	Darlington	68,596	5.47	6.93	0.46	(8.75)	83.92	2.46	4.07
15	First Federal of South Carolina, FSB (MHC)	Walterboro	91,262	4.89	8.87	0.24	4.81	87.29	2.18	4.06
16	Arthur State Bank	Union	500,229	4.74	0.57	0.13	1.19	77.07	2.24	4.01
17	Citizens Bank	Olanta	429,346	5.34	3.91	0.30	(1.41)	75.78	2.34	3.95
18	Home Federal Savings and Loan Association	Bamberg	40,968	5.27	2.74	1.06	0.48	99.05	1.61	3.93
19	Carolina Bank & Trust Company	Darlington	465,144	5.22	7.74	0.30	0.34	83.17	1.76	3.91
20	Sandhills Bank	North Myrtle Beach	175,182	5.17	(6.58)	0.83	(3.75)	83.76	2.16	3.83
21	Mutual Savings Bank	Hartsville	42,993	4.96	58.37	0.14	8.07	115.01	2.50	3.82
22	Coastal Carolina National Bank	Myrtle Beach	373,652	5.16	16.46	0.87	17.00	87.24	2.26	3.80
23	Community First Bank	Walhalla	376,748	4.98	13.36	0.49	3.24	83.51	2.14	3.79
24	First South Bank	Spartanburg	236,801	5.26	8.60	0.89	0.04	86.52	2.31	3.75
25	Bank of Clarendon	Manning	259,745	5.30	3.28	0.23	(0.16)	69.46	1.85	3.73
25	South Carolina Community Bank	Columbia	59,771	5.79	18.01	0.72	28.68	64.77	2.04	3.73
27	Southern First Bank	Greenville	1,860,130	4.70	21.89	0.89	18.65	101.78	2.33	3.65
28	Carolina Alliance Bank	Spartanburg	745,734	4.64	12.11	0.68	10.93	93.41	2.26	3.59
28	First Community Bank	Lexington	1,090,806	4.66	22.20	0.31	19.75	75.74	2.43	3.59
30	Enterprise Bank of South Carolina	Ehrhardt	330,738	4.86	0.63	0.20	2.18	59.13	2.62	3.53
31	Abbeville First Bank	Abbeville	76,435	4.94	2.62	0.72	0.38	81.74	2.86	3.49
32	First National Bank of South Carolina	Holly Hill	194,926	6.12	(0.55)	0.19	0.86	48.29	1.78	3.48
33	Countybank	Greenwood	419,514	4.60	11.30	0.27	8.47	74.81	2.43	3.46
34	Bank of Travelers Rest	Travelers Rest	725,744	4.74	8.88	0.44	4.05	70.07	2.82	3.44
34	Bank of Walterboro	Walterboro	208,725	5.31	23.19	0.42	4.73	61.80	2.55	3.44
36	First Palmetto Bank	Camden	684,687	4.67	0.53	0.55	3.85	81.12	1.68	3.43
37	Pickens Savings and Loan Association, FA	Pickens	92,752	4.89	1.10	0.52	(0.08)	70.97	2.96	3.42
38	Oconee Federal Savings and Loan Association (MHC)	Seneca	498,660	4.55	9.32	0.52	5.27	84.84	2.27	3.39
39	Peoples Bank	Iva	282,464	4.98	(2.65)	0.43	(10.24)	65.26	2.68	3.37
40	Security Federal Bank	Aiken	902,080	5.20	12.69	0.52	6.84	57.22	2.57	3.35
41	Kingstree Federal Savings and Loan Association	Kingstree	31,564	5.00	7.09	1.01	(5.10)	85.65	2.90	3.28
42	Palmetto State Bank	Hampton	560,044	6.08	4.94	0.26	2.05	40.02	2.35	3.25
43	Pee Dee Federal Savings Bank	Marion	35,298	6.80	(11.67)	0.11	(6.22)	38.72	2.28	3.24
44	Citizens Building and Loan, SSB	Greer	130,173	5.16	(3.80)	1.43	(1.40)	93.48	2.50	3.21
45	Blue Ridge Bank	Walhalla	141,291	4.97	0.60	0.21	16.65	48.42	1.49	3.09
45	Conway National Bank	Conway	1,196,739	5.54	5.65	0.23	2.01	51.65	1.60	3.09
47	Farmers and Merchants Bank of South Carolina	Holly Hill	302,985	6.25	(12.20)	0.18	8.04	35.29	2.26	3.06
48	Commercial Bank	Honea Path	186,712	5.11	1.53	0.29	2.93	40.75	2.66	3.00
49	Bank of York	York	224,895	5.26	2.77	0.12	(0.79)	46.16	2.04	2.97
50	Woodruff Federal Savings and Loan Association	Woodruff	88,648	4.44	8.85	1.03	1.53	105.03	2.41	2.92

South Carolina – Noninterest Income Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Income (\$000)	Service Charges on Deposits/ Avg Assets (%)	Gain on Sale of Loans/ Avg Assets (%)	Net Servicing Fees/ Avg Assets (%)	Net Gains on OREO/ Avg Assets (%)	Total Noninterest Income (\$000)	NonInterest Income/ Avg Assets (%)
1	Countybank	Greenwood	419,514	3,771	0.21	1.40	0.00	0.00	13,576	3.41
2	First Reliance Bank	Florence	562,510	1,248	0.32	0.88	0.29	(0.06)	9,379	1.83
3	Anderson Brothers Bank	Mullins	750,800	10,260	0.48	0.27	0.00	(0.01)	9,693	1.39
4	Bank of Travelers Rest	Travelers Rest	725,744	9,202	0.52	0.03	0.00	0.00	8,832	1.24
5	South State Bank	Columbia	14,519,502	146,111	0.33	(0.01)	0.03	0.00	167,826	1.20
6	CresCom Bank	Charleston	3,721,775	42,102	0.23	0.45	0.13	0.00	39,181	1.13
7	First Piedmont Federal Savings and Loan Assoc. of Gaffney	Gaffney	408,740	5,399	0.28	0.05	0.05	(0.01)	4,365	1.11
8	First Federal of South Carolina, FSB (MHC)	Walterboro	91,262	985	0.56	0.25	0.25	(0.06)	936	1.10
9	Citizens Bank	Olanta	429,346	4,292	0.47	0.06	0.00	(0.01)	4,601	1.06
10	South Carolina Community Bank	Columbia	59,771	(735)	0.53	0.00	0.00	0.10	551	1.05
11	Bank of Greeleyville	Greeleyville	87,704	1,218	0.64	0.00	0.00	0.00	916	1.03
12	First Community Bank	Lexington	1,090,806	9,918	0.17	0.36	0.00	0.01	10,702	1.00
13	Carolina Bank & Trust Company	Darlington	465,144	5,442	0.32	0.00	0.00	(0.02)	4,583	0.99
14	Clover Community Bank	Clover	129,766	1,097	0.42	0.00	0.00	0.04	1,245	0.96
15	Security Federal Bank	Aiken	902,080	7,282	0.13	0.11	0.00	0.05	8,345	0.95
15	Heritage Community Bank	Hartsville	110,724	503	0.50	0.00	0.00	0.00	1,071	0.95
17	Arthur State Bank	Union	500,229	4,752	0.45	0.01	0.03	(0.08)	4,583	0.92
18	First National Bank of South Carolina	Holly Hill	194,926	1,281	0.43	0.00	0.00	0.07	1,767	0.90
18	Citizens Building and Loan, SSB	Greer	130,173	1,808	0.00	0.02	0.00	0.74	1,177	0.90
20	Bank of Clarendon	Manning	259,745	2,646	0.44	0.00	0.00	(0.03)	2,315	0.86
21	Peoples Bank	Iva	282,464	3,224	0.24	0.00	0.00	(0.05)	2,454	0.82
22	Conway National Bank	Conway	1,196,739	10,606	0.23	0.00	0.00	0.01	9,189	0.79
22	Carolina Alliance Bank	Spartanburg	745,734	5,976	0.15	0.10	0.00	0.04	5,646	0.79
24	Farmers and Merchants Bank of South Carolina	Holly Hill	302,985	1,945	0.40	0.00	0.00	0.02	2,407	0.74
25	Palmetto State Bank	Hampton	560,044	7,638	0.22	0.02	0.13	0.04	3,868	0.68
26	South Atlantic Bank	Myrtle Beach	612,014	4,081	0.05	0.27	0.00	0.00	3,462	0.61
27	Enterprise Bank of South Carolina	Ehrhardt	330,738	6,142	0.41	0.00	0.00	(0.07)	1,986	0.60
28	Community First Bank	Walhalla	376,748	1,662	0.26	0.00	0.00	(0.04)	2,144	0.58
29	Sandhills Bank	North Myrtle Beach	175,182	(53)	0.16	0.11	0.00	0.03	996	0.56
30	Commercial Bank	Honea Path	186,712	2,347	0.51	0.00	0.00	0.00	1,011	0.55
31	Southern First Bank	Greenville	1,860,130	19,184	0.06	0.31	0.00	(0.01)	9,177	0.54
32	Blue Ridge Bank	Walhalla	141,291	717	0.47	0.00	0.00	0.00	629	0.48
33	Dedicated Community Bank	Darlington	68,596	425	0.36	0.00	0.00	(0.01)	286	0.43
34	Coastal Carolina National Bank	Myrtle Beach	373,652	964	0.03	0.27	0.00	0.00	1,435	0.42
35	Bank of South Carolina	Charleston	429,404	6,188	0.16	0.00	0.00	(0.01)	1,752	0.40
36	Bank of York	York	224,895	1,662	0.11	0.00	0.00	0.00	891	0.39
37	Oconee Federal Savings and Loan Association (MHC)	Seneca	498,660	3,385	0.09	0.01	0.04	0.02	1,655	0.34
38	Palmetto Heritage Bank & Trust	Pawleys Island	164,783	1,870	0.04	0.07	0.00	(0.05)	528	0.32
38	Abbeville First Bank	Abbeville	76,435	(129)	0.10	0.00	0.00	0.01	243	0.32
40	Mutual Savings Bank	Hartsville	42,993	143	0.10	0.00	0.08	0.01	117	0.31
41	First South Bank	Spartanburg	236,801	3,625	0.05	0.00	0.00	(0.08)	674	0.29
41	Bank of Walterboro	Walterboro	208,725	1,550	0.12	0.00	0.00	0.01	589	0.29
43	First Palmetto Bank	Camden	684,687	5,993	0.07	0.07	0.04	(0.02)	1,894	0.28
44	Home Federal Savings and Loan Association	Bamberg	40,968	308	0.00	0.00	0.00	0.03	97	0.24
45	Kingstree Federal Savings and Loan Association	Kingstree	31,564	239	0.00	0.00	0.00	0.00	74	0.23
46	Pickens Savings and Loan Association, FA	Pickens	92,752	469	0.07	0.00	0.00	(0.01)	195	0.21
47	Woodruff Federal Savings and Loan Association	Woodruff	88,648	318	0.00	0.00	0.00	0.00	159	0.17
48	Spratt Savings and Loan Association	Chester	116,363	314	0.05	0.00	0.03	0.00	184	0.16
49	Pee Dee Federal Savings Bank	Marion	35,298	(787)	0.14	0.00	0.00	(0.08)	40	0.11
50	GrandSouth Bank	Greenville	739,447	4,581	0.09	0.00	0.00	(0.07)	593	0.09

South Carolina – Total Overhead Ranking

Rank	Company Name	City	Total Assets (\$000)	Efficiency Ratio (FTE) (%)	Total Employees	Number of Offices	Personnel Expense/ Avg. Assets (%)	Occupancy Expense/ Avg. Assets (%)	Other Expense/ Avg. Assets (%)	Total Overhead/ Avg. Assets (%)
1	Palmetto State Bank	Hampton	560,044	53.06	85	8	1.22	0.12	0.72	2.05
2	Commercial Bank	Honea Path	186,712	58.61	46	6	1.18	0.21	0.66	2.06
3	Spratt Savings and Loan Association	Chester	116,363	83.30	18	2	1.28	0.13	0.77	2.18
4	First Palmetto Bank	Camden	684,687	60.71	154	23	1.38	0.36	0.45	2.19
5	Southern First Bank	Greenville	1,860,130	55.00	223	11	1.38	0.27	0.56	2.20
6	Bank of York	York	224,895	68.97	40	4	1.24	0.22	0.81	2.27
7	Kingstree Federal Savings and Loan Association	Kingstree	31,564	69.82	6	1	1.05	0.14	1.10	2.28
8	Woodruff Federal Savings and Loan Association	Woodruff	88,648	84.93	13	1	1.34	0.32	0.63	2.29
9	Citizens Building and Loan, SSB	Greer	130,173	60.15	14	1	0.95	0.27	1.11	2.32
10	Conway National Bank	Conway	1,196,739	62.36	250	16	1.45	0.29	0.62	2.36
11	Oconee Federal Savings and Loan Association (MHC)	Seneca	498,660	67.75	80	7	1.33	0.36	0.69	2.38
12	Bank of Walterboro	Walterboro	208,725	65.09	37	4	1.19	0.38	0.81	2.38
13	Bank of South Carolina	Charleston	429,404	55.38	78	4	1.55	0.36	0.62	2.53
14	Carolina Bank & Trust Company	Darlington	465,144	54.56	106	14	1.61	0.46	0.53	2.60
15	Farmers and Merchants Bank of South Carolina	Holly Hill	302,985	72.09	76	8	1.48	0.32	0.85	2.65
16	Palmetto Heritage Bank & Trust	Pawleys Island	164,783	63.82	25	3	1.41	0.54	0.72	2.66
17	Bank of Clarendon	Manning	259,745	63.93	57	5	1.55	0.26	0.91	2.72
18	Blue Ridge Bank	Walhalla	141,291	82.80	30	4	1.44	0.72	0.64	2.80
19	Pickens Savings and Loan Association, FA	Pickens	92,752	80.42	19	1	1.71	0.27	0.92	2.89
20	First South Bank	Spartanburg	236,801	80.06	49	4	1.76	0.34	0.81	2.91
21	First Community Bank	Lexington	1,090,806	67.34	233	19	1.76	0.35	0.80	2.92
22	Security Federal Bank	Aiken	902,080	71.26	226	17	1.69	0.50	0.74	2.93
23	Peoples Bank	Iva	282,464	70.48	70	6	1.60	0.36	0.97	2.94
24	Enterprise Bank of South Carolina	Ehrhardt	330,738	73.37	101	12	1.40	0.27	1.27	2.95
25	Bank of Travelers Rest	Travelers Rest	725,744	64.47	144	10	1.71	0.30	0.95	2.96
26	South State Bank	Columbia	14,519,502	62.15	2,640	168	1.62	0.33	1.05	2.99
27	First Piedmont Federal Savings and Loan Assoc. of Gaffney	Gaffney	408,740	59.02	77	6	1.64	0.27	1.11	3.02
28	CresCom Bank	Charleston	3,721,775	61.47	760	61	1.63	0.79	0.61	3.03
29	First National Bank of South Carolina	Holly Hill	194,926	73.10	60	8	1.67	0.53	0.83	3.04
30	Coastal Carolina National Bank	Myrtle Beach	373,652	77.40	76	7	1.92	0.47	0.70	3.09
31	Carolina Alliance Bank	Spartanburg	745,734	75.46	125	7	1.83	0.29	1.01	3.13
32	CoastalStates Bank	Hilton Head Island	558,466	81.15	115	6	1.94	0.19	1.03	3.16
33	Sandhills Bank	North Myrtle Beach	175,182	81.37	44	5	1.57	0.58	1.07	3.22
34	Arthur State Bank	Union	500,229	71.17	155	19	1.90	0.56	0.78	3.24
35	Home Federal Savings and Loan Association	Bamberg	40,968	84.13	7	1	1.43	0.21	1.67	3.31
36	Dedicated Community Bank	Darlington	68,596	77.19	17	2	1.73	0.49	1.11	3.33
37	Citizens Bank	Olanta	429,346	71.48	119	16	1.93	0.49	0.96	3.38
38	Pee Dee Federal Savings Bank	Marion	35,298	103.53	9	1	1.69	0.53	1.25	3.47
39	Mutual Savings Bank	Hartsville	42,993	90.27	11	1	1.78	0.51	1.18	3.48
40	Heritage Community Bank	Hartsville	110,724	77.39	29	3	1.85	0.38	1.26	3.49
41	South Atlantic Bank	Myrtle Beach	612,014	78.21	115	9	2.06	0.46	1.01	3.53
42	Community First Bank	Walhalla	376,748	87.70	110	7	1.94	0.34	1.35	3.63
43	Clover Community Bank	Clover	129,766	73.61	27	2	2.02	0.47	1.17	3.66
44	Bank of Greeleyville	Greeleyville	87,704	72.09	20	2	1.66	0.36	1.66	3.68
45	GrandSouth Bank	Greenville	739,447	71.90	174	6	2.39	0.29	1.07	3.75
46	Abbeville First Bank	Abbeville	76,435	111.43	17	2	2.69	0.21	1.16	4.06
47	First Reliance Bank	Florence	562,510	84.58	168	12	2.80	0.52	1.47	4.79
48	First Federal of South Carolina, FSB (MHC)	Walterboro	91,262	95.92	26	2	2.89	0.40	1.54	4.83
49	Anderson Brothers Bank	Mullins	750,800	61.20	268	23	2.61	0.65	1.85	5.12
50	South Carolina Community Bank	Columbia	59,771	126.37	18	1	2.21	0.92	2.70	5.83

South Carolina – Asset Quality Ranking

Rank	Company Name	City	Total Assets (\$000)	Gross Loans (\$000)	Loan Loss Reserves/ Gross Loans (%)	Adj 30-89PD/ Gross Loans (%)	Adj 90+PD/ Gross Loans (%)	Adj NPLs + Adj OREO/ Gross Loans (%)	Net Chargeoffs/ Avg Loans (%)	Asset Quality Composite (%)
1	Citizens Building and Loan, SSB	Greer	130,173	87,935	0.98	0.09	0.00	0.07	(0.01)	0.15
2	South Atlantic Bank	Myrtle Beach	612,014	510,641	0.80	0.27	0.00	0.18	0.00	0.45
3	Sandhills Bank	North Myrtle Beach	175,182	128,127	1.01	0.08	0.00	0.46	(0.05)	0.48
4	Bank of South Carolina	Charleston	429,404	277,490	1.48	0.26	0.00	0.22	0.00	0.49
5	CresCom Bank	Charleston	3,721,775	2,483,788	0.55	0.19	0.04	0.52	(0.04)	0.70
6	Coastal Carolina National Bank	Myrtle Beach	373,652	283,045	0.80	0.04	0.00	0.80	(0.01)	0.83
7	First Piedmont Federal Savings and Loan Assoc. of Gaffney	Gaffney	408,740	295,213	0.66	0.19	0.00	0.66	0.01	0.86
8	South State Bank	Columbia	14,519,502	10,942,933	0.49	0.31	0.16	0.36	0.04	0.88
9	Southern First Bank	Greenville	1,860,130	1,629,499	0.99	0.07	0.00	0.78	0.08	0.93
10	Carolina Alliance Bank	Spartanburg	745,734	577,764	0.98	0.13	0.00	0.82	0.02	0.97
11	First Community Bank	Lexington	1,090,806	702,043	0.88	0.00	0.00	1.03	(0.02)	1.01
12	GrandSouth Bank	Greenville	739,447	633,140	1.40	0.07	0.00	0.89	0.13	1.09
13	Bank of Travelers Rest	Travelers Rest	725,744	453,642	1.84	0.15	0.01	0.84	0.22	1.21
14	First Federal of South Carolina, FSB (MHC)	Walterboro	91,262	67,973	1.32	0.76	0.18	0.49	(0.12)	1.30
15	Mutual Savings Bank	Hartsville	42,993	29,846	0.68	0.00	0.13	1.21	0.00	1.34
16	Citizens Bank	Olanta	429,346	282,354	1.15	0.50	0.02	0.80	0.09	1.41
17	Conway National Bank	Conway	1,196,739	497,302	1.24	0.58	0.04	0.88	0.17	1.67
18	Bank of Clarendon	Manning	259,745	150,774	1.13	0.18	0.03	1.46	0.03	1.70
19	First Reliance Bank	Florence	562,510	417,629	0.61	0.06	0.00	1.60	0.07	1.73
20	Countybank	Greenwood	419,514	258,426	0.95	0.18	0.00	1.52	0.03	1.73
21	Spratt Savings and Loan Association	Chester	116,363	33,752	3.46	1.05	0.00	0.79	0.00	1.85
22	Community First Bank	Walhalla	376,748	276,662	1.29	0.49	0.00	1.56	(0.03)	2.02
23	Abbeville First Bank	Abbeville	76,435	46,333	1.48	0.05	0.00	2.00	0.05	2.10
24	First Palmetto Bank	Camden	684,687	487,697	1.33	1.12	0.00	0.94	0.06	2.12
25	Home Federal Savings and Loan Association	Bamberg	40,968	34,551	0.26	1.10	0.01	1.17	0.00	2.28
26	Carolina Bank & Trust Company	Darlington	465,144	334,760	1.34	0.57	0.00	1.85	0.22	2.64
27	Bank of Greeleyville	Greeleyville	87,704	59,804	1.17	1.01	0.00	1.64	0.09	2.74
28	Palmetto Heritage Bank & Trust	Pawleys Island	164,783	136,369	0.86	0.23	0.00	2.68	(0.03)	2.88
29	Bank of York	York	224,895	89,324	0.85	0.42	0.01	2.42	0.11	2.95
30	Dedicated Community Bank	Darlington	68,596	47,047	0.65	0.42	0.00	2.58	0.06	3.06
31	Arthur State Bank	Union	500,229	343,818	0.86	0.32	0.00	2.79	0.00	3.11
32	Heritage Community Bank	Hartsville	110,724	83,831	0.92	0.32	0.00	2.92	0.31	3.55
33	Security Federal Bank	Aiken	902,080	432,582	1.99	0.68	0.00	3.29	(0.02)	3.95
34	Anderson Brothers Bank	Mullins	750,800	627,623	1.72	1.64	0.00	1.12	1.23	3.99
35	Oconee Federal Savings and Loan Association (MHC)	Seneca	498,660	342,029	0.34	2.41	0.00	1.70	0.00	4.11
36	Kingstree Federal Savings and Loan Association	Kingstree	31,564	22,370	0.84	2.32	0.00	1.87	0.00	4.19
37	Commercial Bank	Honea Path	186,712	65,999	1.61	1.10	0.00	3.30	0.09	4.49
38	Blue Ridge Bank	Walhalla	141,291	62,290	2.10	0.89	0.00	4.29	(0.69)	4.49
39	Bank of Walterboro	Walterboro	208,725	112,892	1.18	0.22	0.00	4.29	0.06	4.56
40	Palmetto State Bank	Hampton	560,044	185,316	2.56	0.93	0.06	3.66	0.32	4.98
41	CoastalStates Bank	Hilton Head Island	558,466	380,264	0.60	0.57	0.03	3.14	1.24	4.98
42	First National Bank of South Carolina	Holly Hill	194,926	80,488	2.03	0.38	0.92	3.87	0.04	5.21
43	Pickens Savings and Loan Association, FA	Pickens	92,752	53,131	1.67	3.51	0.00	2.00	(0.11)	5.40
44	First South Bank	Spartanburg	236,801	172,951	1.33	0.01	0.00	5.78	(0.16)	5.62
45	South Carolina Community Bank	Columbia	59,771	34,591	1.45	0.63	0.01	4.77	0.49	5.90
46	Woodruff Federal Savings and Loan Association	Woodruff	88,648	57,851	1.19	2.09	0.00	3.90	0.00	5.99
47	Peoples Bank	Iva	282,464	153,932	1.34	0.87	0.05	5.46	(0.03)	6.35
48	Clover Community Bank	Clover	129,766	68,844	1.94	0.00	0.00	6.66	0.03	6.69
49	Farmers and Merchants Bank of South Carolina	Holly Hill	302,985	91,631	1.64	3.02	0.34	6.17	0.20	9.73
50	Pee Dee Federal Savings Bank	Marion	35,298	11,248	7.99	2.96	0.00	5.89	1.48	10.33

South Carolina – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM Net Income (\$000)/ Employee	2017Q3 LTM Net Income (\$000)	2016Q3 LTM Net Income (\$000)	ROAA (%)	ROAE (%)
1	Enterprise Bank of South Carolina	Ehrhardt	330,738	6,142	101	61	4,437	761	1.86	38.02
2	First South Bank	Spartanburg	236,801	3,625	49	74	(2,624)	789	1.56	16.35
3	Anderson Brothers Bank	Mullins	750,800	10,260	268	38	7,501	6,243	1.47	15.60
4	First Federal of South Carolina, FSB (MHC)	Walterboro	91,262	985	26	38	1,218	638	1.16	15.24
5	Bank of South Carolina	Charleston	429,404	6,188	78	79	5,543	5,350	1.42	14.49
6	Southern First Bank	Greenville	1,860,130	19,184	223	86	14,735	13,213	1.13	11.66
7	Palmetto Heritage Bank & Trust	Pawleys Island	164,783	1,870	25	75	1,462	1,139	1.14	11.31
8	Arthur State Bank	Union	500,229	4,752	155	31	3,979	4,132	0.95	10.76
9	Bank of Travelers Rest	Travelers Rest	725,744	9,202	144	64	8,481	6,897	0.94	10.05
10	Carolina Bank & Trust Company	Darlington	465,144	5,442	106	51	3,781	3,345	1.18	9.88
11	Conway National Bank	Conway	1,196,739	10,606	250	42	9,519	8,529	0.91	9.81
12	Countybank	Greenwood	419,514	3,771	152	25	4,168	3,970	0.69	9.78
13	Citizens Bank	Olanta	429,346	4,292	119	36	3,589	2,870	0.98	9.38
14	Bank of Greeleyville	Greeleyville	87,704	1,218	20	61	1,205	770	1.00	9.20
15	Palmetto State Bank	Hampton	560,044	7,638	85	90	7,714	7,146	1.34	8.97
16	First Community Bank	Lexington	1,090,806	9,918	233	43	7,561	7,075	0.93	8.72
17	CresCom Bank	Charleston	3,721,775	42,102	760	55	28,529	16,907	1.21	8.30
18	Clover Community Bank	Clover	129,766	1,097	27	41	1,284	1,262	0.84	8.17
19	Security Federal Bank	Aiken	902,080	7,282	226	32	6,515	6,801	0.83	8.05
20	South Atlantic Bank	Myrtle Beach	612,014	4,081	115	35	2,999	2,597	0.71	8.00
21	GrandSouth Bank	Greenville	739,447	4,581	174	26	1,607	4,179	0.67	7.64
22	Carolina Alliance Bank	Spartanburg	745,734	5,976	125	48	4,052	3,832	0.84	7.63
23	Bank of Walterboro	Walterboro	208,725	1,550	37	42	1,281	1,259	0.76	7.54
24	First Palmetto Bank	Camden	684,687	5,993	154	39	5,435	4,502	0.90	7.44
25	Bank of Clarendon	Manning	259,745	2,646	57	46	2,472	2,413	0.99	7.38
26	Dedicated Community Bank	Darlington	68,596	425	17	25	231	115	0.64	7.19
27	Commercial Bank	Honea Path	186,712	2,347	46	51	2,137	1,989	0.93	6.96
28	Peoples Bank	Iva	282,464	3,224	70	46	3,193	3,238	0.78	6.91
29	Citizens Building and Loan, SSB	Greer	130,173	1,808	14	129	736	923	1.38	6.50
30	Bank of York	York	224,895	1,662	40	42	1,633	941	0.73	6.46
31	South State Bank	Columbia	14,519,502	146,111	2,640	55	118,159	108,278	1.04	6.28
32	Home Federal Savings and Loan Association	Bamberg	40,968	308	7	44	108	185	0.77	6.02
33	Blue Ridge Bank	Walhalla	141,291	717	30	24	678	901	0.55	5.89
34	First National Bank of South Carolina	Holly Hill	194,926	1,281	60	21	875	642	0.65	5.43
35	Community First Bank	Walhalla	376,748	1,662	110	15	1,005	361	0.45	5.31
36	First Piedmont Federal Savings and Loan Association of Ga	Gaffney	408,740	5,399	77	70	4,570	5,006	1.37	5.14
37	Farmers and Merchants Bank of South Carolina	Holly Hill	302,985	1,945	76	26	1,966	1,146	0.60	4.61
38	Pickens Savings and Loan Association, FA	Pickens	92,752	469	19	25	513	430	0.51	4.54
39	Kingstree Federal Savings and Loan Association	Kingstree	31,564	239	6	40	116	29	0.73	4.49
40	Heritage Community Bank	Hartsville	110,724	503	29	17	703	432	0.44	4.38
41	Oconee Federal Savings and Loan Association (MHC)	Seneca	498,660	3,385	80	42	5,506	5,538	0.70	4.31
42	Coastal Carolina National Bank	Myrtle Beach	373,652	964	76	13	1,760	1,969	0.28	2.36
43	First Reliance Bank	Florence	562,510	1,248	168	7	3,495	3,581	0.24	2.22
44	Spratt Savings and Loan Association	Chester	116,363	314	18	17	303	251	0.27	1.13
45	Mutual Savings Bank	Hartsville	42,993	143	11	13	(78)	(116)	0.38	1.05
46	Woodruff Federal Savings and Loan Association	Woodruff	88,648	318	13	24	246	337	0.34	1.01
47	Sandhills Bank	North Myrtle Beach	175,182	(53)	44	(1)	762	60	(0.03)	(0.32)
48	Abbeville First Bank	Abbeville	76,435	(129)	17	(8)	822	662	(0.17)	(1.42)
49	Pee Dee Federal Savings Bank	Marion	35,298	(787)	9	(87)	(93)	(96)	(2.17)	(12.43)
50	South Carolina Community Bank	Columbia	59,771	(735)	18	(41)	(1,662)	(1,677)	(1.40)	(13.81)

South Carolina – Overall Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Interest Margin Rank	Noninterest Income Rank	Total Overhead Rank	Asset Quality Rank	ROAE Rank	Overall Rank
1	Bank of South Carolina	Charleston	429,404	8	35	13	4	5	13.0
2	CresCom Bank	Charleston	3,721,775	12	6	28	5	17	13.6
3	Southern First Bank	Greenville	1,860,130	27	31	5	9	6	15.6
4	South State Bank	Columbia	14,519,502	10	5	26	8	31	16.0
4	First Piedmont Federal Savings and Loan Assoc. of Gaffney	Gaffney	408,740	3	7	27	7	36	16.0
6	Carolina Bank & Trust Company	Darlington	465,144	19	13	14	26	10	16.4
7	Bank of Travelers Rest	Travelers Rest	725,744	34	4	25	13	9	17.0
8	First Community Bank	Lexington	1,090,806	28	12	21	11	16	17.6
9	First Federal of South Carolina, FSB (MHC)	Walterboro	91,262	15	8	48	14	4	17.8
10	Anderson Brothers Bank	Mullins	750,800	1	3	49	34	3	18.0
11	Citizens Bank	Olanta	429,346	17	9	37	16	13	18.4
12	Palmetto Heritage Bank & Trust	Pawleys Island	164,783	7	38	16	28	7	19.2
13	South Atlantic Bank	Myrtle Beach	612,014	9	26	41	2	20	19.6
14	Citizens Building and Loan, SSB	Greer	130,173	44	18	9	1	29	20.2
15	Bank of Clarendon	Manning	259,745	25	20	17	18	25	21.0
15	Conway National Bank	Conway	1,196,739	45	22	10	17	11	21.0
17	Arthur State Bank	Union	500,229	16	17	34	31	8	21.2
18	Bank of Greeleyville	Greeleyville	87,704	13	11	44	27	14	21.8
19	Carolina Alliance Bank	Spartanburg	745,734	28	22	31	10	22	22.6
20	First Reliance Bank	Florence	562,510	4	2	47	19	43	23.0
21	Countybank	Greenwood	419,514	33	1	51	20	12	23.4
22	Palmetto State Bank	Hampton	560,044	42	25	1	40	15	24.6
23	Clover Community Bank	Clover	129,766	6	14	43	48	18	25.8
23	Security Federal Bank	Aiken	902,080	40	15	22	33	19	25.8
25	GrandSouth Bank	Greenville	739,447	2	50	45	12	21	26.0
26	First Palmetto Bank	Camden	684,687	36	43	4	24	24	26.2
26	First South Bank	Spartanburg	236,801	24	41	20	44	2	26.2
28	Heritage Community Bank	Hartsville	110,724	5	15	40	32	40	26.4
28	Sandhills Bank	North Myrtle Beach	175,182	20	29	33	3	47	26.4
30	Enterprise Bank of South Carolina	Ehrhardt	330,738	30	27	24	51	1	26.6
31	Coastal Carolina National Bank	Myrtle Beach	373,652	22	34	30	6	42	26.8
32	Dedicated Community Bank	Darlington	68,596	14	33	36	30	26	27.8
33	Commercial Bank	Honea Path	186,712	48	30	2	37	27	28.8
34	Bank of Walterboro	Walterboro	208,725	34	41	12	39	23	29.8
35	Community First Bank	Walhalla	376,748	23	28	42	22	35	30.0
35	Bank of York	York	224,895	49	36	6	29	30	30.0
37	Home Federal Savings and Loan Association	Bamberg	40,968	18	44	35	25	32	30.8
38	First National Bank of South Carolina	Holly Hill	194,926	32	18	29	42	34	31.0
39	Peoples Bank	Iva	282,464	39	21	23	47	28	31.6
40	Mutual Savings Bank	Hartsville	42,993	21	40	39	15	45	32.0
41	Oconee Federal Savings and Loan Association (MHC)	Seneca	498,660	38	37	11	35	41	32.4
42	Blue Ridge Bank	Walhalla	141,291	45	32	18	38	33	33.2
43	Spratt Savings and Loan Association	Chester	116,363	51	48	3	21	44	33.4
44	Kingstree Federal Savings and Loan Association	Kingstree	31,564	41	45	7	36	39	33.6
45	Farmers and Merchants Bank of South Carolina	Holly Hill	302,985	47	24	15	49	37	34.4
46	South Carolina Community Bank	Columbia	59,771	25	10	50	45	50	36.0
47	Pickens Savings and Loan Association, FA	Pickens	92,752	37	46	19	43	38	36.6
48	CoastalStates Bank	Hilton Head Island	558,466	10	51	32	41	51	37.0
49	Abbeville First Bank	Abbeville	76,435	31	38	46	23	48	37.2
50	Woodruff Federal Savings and Loan Association	Woodruff	88,648	50	47	8	46	46	39.4



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