



PUBLIC DISCLOSURE

March 4, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Home Federal Savings and Loan Association
Charter Number: 707450

2990 Main Highway
Bamberg, SC 29003

Office of the Comptroller of the Currency

101 South Tryon Street, Suite 400
Charlotte, NC 28280

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

Overall CRA Rating.....	1
Description of Institution.....	2
Scope of the Evaluation.....	3
Discriminatory or Other Illegal Credit Practices Review.....	4
State Rating.....	5
State of South Carolina.....	5
Community Development.....	10
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of State Rating.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

Overall CRA Rating

Institution's CRA Rating: This institution is rated **Outstanding**.

The lending test is rated: Outstanding.

The major factors that support this rating include:

- The Lending Test rating for Home Federal Savings and Loan Association (Home Federal or the bank) is based on the rating for the state of South Carolina.
- The loan-to-deposit ratio (LTD) is more than reasonable considering the bank's size, financial condition, and the credit needs in its assessment area (AA).
- A majority of loans were originated inside the AA.
- Geographic distribution of loans in the AA is excellent.
- Distribution of loans to borrowers of different income levels is reasonable.
- Responsiveness to Community Development (CD) needs in the AA through CD activities is excellent.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the LTD ratio is more than reasonable.

The LTD ratio is calculated on a bank-wide basis covering the quarters as of December 31, 2018, through December 31, 2023. Home Federal's average quarterly LTD ratio for the 21 consecutive quarters since the previous Community Reinvestment Act (CRA) evaluation is 94.74 percent. The average quarterly LTD ratio ranged from a low of 89.90 percent to a high of 104.78 percent. Home Federal's LTD ratio is more than reasonable when compared to the average quarterly LTD ratio of similar asset-size institutions in South Carolina. The peer average quarterly LTD ratio for the same time period was 68.74 percent, ranging from a low of 31.27 percent to a high of 88.33 percent.

Lending in Assessment Area

A majority of the bank's loans are inside its assessment area (AA).

Home Federal originated 65.71 percent of its total loans inside the AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

The table below illustrates the number and dollar volume of home mortgage loans the bank originated inside and outside the AA.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2021	18	64.29	10	35.71	28	\$1,675,875	53.09	\$1,481,000	46.91	\$3,156,875
2022	20	66.67	10	33.33	30	\$2,335,650	54.29	\$1,966,900	45.71	\$4,302,550
2023	8	66.67	4	33.33	12	\$860,000	46.93	\$972,350	53.07	\$1,832,350
Total	46	65.71	24	34.29	70	\$4,871,525	52.43	\$4,420,250	47.57	\$9,291,775
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

Description of Institution

Home Federal is a mutual savings institution headquartered in Bamberg, South Carolina. It operates as a traditional mutual savings bank with a single main office in the city of Bamberg and six full time employees. There were no branch closures or openings during the evaluation period.

As of December 31, 2023, total assets were \$39.5 million and tier 1 capital was \$5.4 million. Home Federal offers mortgage loans for home purchase, home refinance, and home improvement purposes. It also offers home equity loans, consumer loans, construction loans, and commercial loans. There are no home mortgage loans originated for sale on the secondary market. As a traditional thrift, deposit products are limited to savings accounts and certificates of deposit. Loans secured by 1-4 family residential properties total \$26.7 million and represent 82.9 percent of the total loan portfolio. Consumer loans, which include automobile loans and personal loans, total \$1.7 million and represent approximately 5.3 percent of total loans. The remainder of the loan portfolio is comprised of commercial lending, construction lending, loans secured by multifamily properties, and farm loans.

The bank has designated all of Bamberg County, South Carolina as its AA. For 2021, the county consisted of four census tracts (CTs), with no low-income CTs, one moderate-income CT, two middle-income CTs, and one upper-income CT. The two middle-income CTs were designated as distressed nonmetropolitan middle-income geographies due to high poverty and unemployment levels. For 2022 and 2023, the county consisted of six CTs, with no low-income CTs, one moderate-income CT, four middle-income CTs, and one unknown-income CT. All four middle-income CTs are designated as distressed nonmetropolitan middle-income geographies due to high poverty levels. The AA meets all regulatory requirements.

There are no known legal, financial, or other factors impeding the bank's ability to help meet community credit needs. The last CRA Examination was conducted as of December 31, 2018, and concluded in an "Outstanding" rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period reviewed during this examination is from January 1, 2021, through December 31, 2023. Based on our analysis, home mortgage loans represent the primary loan product. Home Federal is not subject to the reporting requirements of the Home Mortgage Disclosure Act (HMDA). Therefore, we utilized internal records of home mortgage loan originations to evaluate CRA performance. Small farm and small business loans were not evaluated given that the bank did not originate a sufficient volume in the AA for a meaningful analysis. Performance also included an assessment of CD activities from January 1, 2021, through December 31, 2023.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The overall rating is based on the state rating.

The state rating is based on performance in all bank AAs. Refer to the “Scope” section under each state section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of South Carolina

CRA rating for the State of South Carolina: Outstanding

The Lending Test is rated: Outstanding

The major factors that support this rating include:

- Geographic distribution of home mortgage loans inside the AA is excellent.
- Distribution of home mortgage loans to borrowers of different income levels in the AA is reasonable.
- Responsiveness to CD needs in the AA through CD activities is excellent.

Description of Institution's Operations in South Carolina

Home Federal has one AA within the state of South Carolina rating area, which is the Bamberg County, South Carolina non-MSA AA. Refer to appendix D for the geographies that make up the AA. The AA meets the requirements of the CRA regulation and does not exclude low- or moderate-income CTs. The bank offers loan and deposit products and services through its main branch in Bamberg, South Carolina inside the AA. Please refer to the Description of the Institution section for additional details.

Competition for deposits in Bamberg County, South Carolina is significant. There are four lenders in the AA with six deposit taking branches according to the 2023 Deposit Market Share report. Home Federal is ranked fourth with 9.4 percent market share based on total deposits. The top three institutions, that hold 90.6 percent of the deposit market share in the AA, are Enterprise Bank of South Carolina, SouthState Bank, and Wells Fargo Bank.

Home Federal experiences significant competition for home mortgage loans in the AA. The Peer Market Share Report for 2022 indicates that there were 98 lenders in the market. The top three lenders in the AA were 21st Mortgage, Rocket Mortgage, and Vanderbilt Mortgage and Finance. These lenders had a combined market share of 24.0 percent. Home Federal was not ranked as they are not required to report their HMDA data.

Economic Factors

The Federal Reserve Economic Department reported the annual average unemployment rate in Bamberg County, South Carolina for 2021, 2022, and 2023 were 7.2 percent, 5.5 percent, and 5.5 percent, respectively. The national average unemployment rates for that same period were less than the AA at 5.4 percent, 3.7 percent, and 3.6 percent, respectively. The state of South Carolina unemployment rate was 4.9 percent, 3.7 percent, and 3.5 percent, respectively, across the same period. The S.C. Department of Employment & Workforce records industries with the highest employment in the county as educational services, manufacturing, and health care and social assistance.

Housing

The 2015 American Community Survey (ACS) and 2020 U.S. Census reported in 2021 and 2022-2023 that there were 7,646 and 7,715, respectively, available housing units in the AA. Approximately 67.4 percent and 72.5 percent, of these units are single family homes. During 2021 and 2022-2023, rental units represented 18.9 percent and 15.0 percent, respectively, and multi-family units represented 3.1 percent and 1.9 percent, respectively. Owner occupied units totaled 58.6 percent and 50.7 percent, respectively, of total housing units. There were no low-income CTs within the AA during our evaluation period.

According to the 2015 and 2020 Census data, the median housing values in 2021 and 2022-2023 in the AA were \$65,020 and \$83,160, respectively. During 2021, the median family income was \$44,609, resulting in an annual median income for low-income families below \$22,305 and an annual median income for moderate-income families between \$22,305 and \$35,687. For 2022-2023, the median family income was \$53,588, resulting in an annual median income for low-income families below \$26,794 and an annual median income for moderate-income families between \$26,794 and \$42,870. During 2021 and 2022-2023, households below the poverty level totaled 18.1 percent and 14.4 percent of total households. These income and poverty levels could make it difficult to afford housing in the AA for LMI borrowers.

Community Contacts

The OCC made a community contact in the AA during the evaluation period, which included a regional nonprofit organization focused on economic development. The community contact indicated that the following are identified needs within the AA.

- Affordable mortgage loan programs
- Small business lending to access capital needs
- Capital investment for special projects, including New Market Tax Credits
- Recreational developments
- Assistance in the renovation projects related to downtown

Bamberg County, SC non-MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Bamberg County 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	25.0	50.0	25.0	0.0
Population by Geography	15,432	0.0	35.3	56.1	8.6	0.0
Housing Units by Geography	7,646	0.0	37.7	52.5	9.8	0.0
Owner-Occupied Units by Geography	4,480	0.0	31.4	57.1	11.5	0.0
Occupied Rental Units by Geography	1,441	0.0	52.3	44.3	3.5	0.0
Vacant Units by Geography	1,725	0.0	41.7	47.5	10.7	0.0
Businesses by Geography	649	0.0	32.8	59.6	7.6	0.0
Farms by Geography	59	0.0	20.3	50.8	28.8	0.0
Family Distribution by Income Level	3,609	24.2	19.6	18.0	38.2	0.0
Household Distribution by Income Level	5,921	29.5	16.1	17.8	36.6	0.0
Median Family Income Non-MSAs - SC		\$44,609	Median Housing Value			\$65,020
			Median Gross Rent			\$556
			Families Below Poverty Level			18.1%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Bamberg County 2022 and 2023 Combined						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	6	0.0	16.7	66.7	0.0	16.7
Population by Geography	13,311	0.0	10.1	78.9	0.0	11.0
Housing Units by Geography	7,715	0.0	11.4	75.3	0.0	13.3
Owner-Occupied Units by Geography	3,910	0.0	11.4	76.5	0.0	12.1
Occupied Rental Units by Geography	1,160	0.0	6.9	80.1	0.0	13.0
Vacant Units by Geography	2,645	0.0	13.3	71.5	0.0	15.3
Businesses by Geography	1,141	0.0	8.0	81.5	0.0	10.5
Farms by Geography	102	0.0	18.6	66.7	0.0	14.7
Family Distribution by Income Level	3,344	20.5	17.3	20.8	41.4	0.0
Household Distribution by Income Level	5,070	25.9	15.4	15.5	43.2	0.0
Median Family Income Non-MSAs - SC		\$53,588	Median Housing Value			\$83,160
			Median Gross Rent			\$533
			Families Below Poverty Level			14.4%
<i>Source: 2020 U.S. Census and 2023 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in South Carolina

The Lending Test was completed through a full-scope review of the AA, which consists of Bamberg County, South Carolina.

The analysis for borrower and geographic distribution is based on originations of home mortgage loans during the evaluation period. Home mortgage loan data was analyzed using the bank's loan data, as it is not required to report Home Mortgage Disclosure Act Loan Register (HMDA LAR) data.

LENDING TEST

Performance under the Lending Test in South Carolina is rated Satisfactory.

Conclusions for Bamberg County, South Carolina Receiving a Full-Scope Review

Based on the full-scope review, performance in the Bamberg County, South Carolina non-MSA AA is adequate.

Distribution of Loans by Income Level of the Geography

The bank exhibits an excellent geographic distribution of loans in the State.

Home Mortgage Loans

Refer to Table O in the state of South Carolina section of appendix D for the facts and data used to evaluate the geographic distribution of home mortgage loan originations.

The percentage of home mortgage loans originated in moderate-income geographies was well below both the percentage of owner-occupied housing units and the aggregate percentage of loans originated in moderate-income geographies in 2021. However, the percentage of home mortgage loans originated in middle-income geographies was well above both the percentage of owner-occupied housing units and the aggregate percentage of loans originated in middle-income geographies in 2021. This performance in middle-income geographies is significant and shows responsiveness to needs in the AA given that all middle-income tracts were designated as distressed due to poverty and unemployment in 2021. There were no low-income tracts.

The percentage of home mortgage loans originated in middle-income geographies was above both the percentage of owner-occupied housing units and the aggregate percentage of loans originated in middle-income geographies in 2022 and 2023. All home mortgage loans originated during 2022 and 2023 were originated in middle-income CTs. The bank did not lend in moderate income tracts and there were no low-income tracts. As noted above, this performance is significant given that all middle-income tracts in the AA were designated as distressed because of poverty levels in 2022 and 2023.

The OCC considered several factors that may have impacted Home Federal's opportunities to originate loans within LMI CTs. The AA does not have any low-income CTs and has only one moderate-income CT during the evaluation period. Home Federal was unable to originate a home mortgage loan in the moderate-income CT despite advertising in all areas of Bamberg County through local radio stations, magazines, and newspapers. The one moderate-income CT is also dominated by large farming

operations and has a population that makes up approximately 10 percent of the population of the county. Owner-occupied units represent only 11.4 percent of housing units in the moderate-income CT. Additionally, a competitor bank has its main office in the CT.

In addition to the considerations for LMI tract lending discussed above, Home Federal originated a considerable amount of loans in distressed middle-income tracts, including 100 percent of lending in these tracts in 2022 and 2023. Given this responsiveness in distressed CTs, performance is considered excellent.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels, given the product lines offered.

Home Mortgage Loans

Refer to Table P in the state of South Carolina section of appendix D for the facts and data used to evaluate the borrower distribution of home mortgage loan originations and purchases.

The percentage of home mortgage loans originated to low-income borrowers was below the percentage of low-income families but was near the percentage of aggregate lending in 2021. The percentage of home mortgage loans originated to moderate-income borrowers was below the percentage of moderate-income families but was above the percentage of aggregate lending in 2021.

The percentage of home mortgage loans originated to low-income borrowers was below the percent of low-income families but was well above the percentage of aggregate lending in 2022-2023. The percentage of home mortgage loans originated to moderate-income borrowers was well above both the percentage of moderate-income families and the percentage of aggregate lending for 2022-2023.

The OCC considered multiple factors that may have impacted opportunities to originate loans to low-income borrowers. These factors include significant competition and high unemployment rates in the assessment area. Home Federal competes for mortgage loans with 98 lenders in the AA and the top three lenders originate 24.0 percent of the total home mortgage loans as of 2022. The unemployment rate in the AA was significantly higher than the statewide unemployment rate for the entire assessment period. Given these considerations, distribution of loans to borrowers of different income levels is reasonable.

Responses to Complaints

Home Federal did not receive any CRA related complaints during the evaluation period.

COMMUNITY DEVELOPMENT

Based on a full-scope review, the bank exhibits excellent responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the capacity, need, and availability of such opportunities for community development in the assessment area. Performance related to community development activities had a positive effect on the rating in the state.

Number and Amount of Community Development Loans

Refer to the Community Development Loans table below for the facts and data used to evaluate the level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Bamberg County	5	83.33%	828	69.5%
Broader Statewide/Regional Area	1	16.67%	363	30.5%
Total	6	100%	1,191	100%

Home Federal demonstrated excellent responsiveness to CD needs by offering qualified CD loans within the AA. During the evaluation period, the bank extended five loans totaling \$828,000 in the AA. CD loans originated promoted economic development through revitalization and community service projects. It also originated a CD loan totaling \$363,000 in an adjacent county to an organization providing services to the community.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Bamberg County	0	0	28	10	28	100%	10	100%	0	0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

Home Federal demonstrated excellent responsiveness to community development needs in the AA through CD investments and donations. It made 28 qualified donations and investments benefiting the community totaling approximately \$10,320.

Extent to Which the Bank Provides Community Development Services

Home Federal also performed a qualified service to benefit LMI individuals within the AA. A bank employee served on the advisory committee for an organization that provides services to the AA.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	January 1, 2021 to December 31, 2023	
Bank Products Reviewed:	Home mortgage loans Community development loans, qualified investments, community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
South Carolina		
Bamberg County, SC non-MSA	Full Scope	All census tracts in Bamberg County, SC as listed below: 9601.01 9601.02 9602.01 9602.02 9603.00 9604.00

Appendix B: Summary of State Rating

RATINGS	HOME FEDERAL SAVINGS AND LOAN ASSOCIATION
Overall Bank:	Lending Test Rating
Home Federal Savings and Loan Association	Outstanding
State:	
South Carolina	Outstanding

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography													2021					
Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (,000)	% of Total	% of Owner- Occupied Housing Units	% Bank Loans	Aggregate	% of Owner- Occupied Housing Units	% Bank Loans	Aggregate	% of Owner- Occupied Housing Units	% Bank Loans	Aggregate	% of Owner- Occupied Housing Units	% Bank Loans	Aggregate	% of Owner- Occupied Housing Units	% Bank Loans	Aggregate
Bamberg County	18	1,676	100.0	0.0	0.0	0.0	31.4	11.1	21.6	57.1	88.9	66.5	11.5	0.0	12.0	0.0	0.0	0.0
Total	18	1,676	100.0	0.0	0.0	0.0	31.4	11.1	21.6	57.1	88.9	66.5	11.5	0.0	12.0	0.0	0.0	0.0

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography													2022-23					
Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (,000)	% of Total	% of Owner- Occupied Housing Units	% Bank Loans	Aggregate	% of Owner- Occupied Housing Units	% Bank Loans	Aggregate	% of Owner- Occupied Housing Units	% Bank Loans	Aggregate	% of Owner- Occupied Housing Units	% Bank Loans	Aggregate	% of Owner- Occupied Housing Units	% Bank Loans	Aggregate
Bamberg County	28	3,196	100.0	0.0	0.0	0.0	11.4	0.0	14.9	76.5	100.0	71.6	0.0	0.0	0.0	12.1	0.0	13.4
Total	28	3,196	100.0	0.0	0.0	0.0	11.4	0.0	14.9	76.5	100.0	71.6	0.0	0.0	0.0	12.1	0.0	13.4

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower													2021					
Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$ (,000)	% of Total	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Bamberg County	18	1,676	100.0	24.2	5.6	6.6	19.6	16.7	15.0	18.0	33.3	22.8	38.2	44.4	36.5	0.0	0.0	19.2
Total	18	1,676	100.0	24.2	5.6	6.6	19.6	16.7	15.0	18.0	33.3	22.8	38.2	44.4	36.5	0.0	0.0	19.2

Source: 2015 ACS ; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower													2022-23					
Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$ (,000)	% of Total	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Bamberg County	28	3,196	100.0	20.5	14.3	7.5	17.3	25.0	12.7	20.8	17.9	27.6	41.4	42.9	32.1	0.0	0.0	20.1
Total	28	3,196	100.0	20.5	14.3	7.5	17.3	25.0	12.7	20.8	17.9	27.6	41.4	42.9	32.1	0.0	0.0	20.1

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.