



Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

January 7, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Home Federal Savings and Loan Association
Charter Number 707450

2990 Main Highway
Bamberg, South Carolina, 29003

Office of the Comptroller of the Currency

212 South Tryon Street, Suite 700
Charlotte, NC, 28281

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.

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Overall CRA Rating

The Institution is Rated: Outstanding

Major factors supporting the rating:

- The bank's average loan-to deposit ratio (LTD) is more than reasonable based upon the bank's size and competition.
- The bank originates a substantial majority of its loans inside the bank's assessment area (AA).
- The bank exhibits reasonable geographic distribution of home mortgage loans in the AA.
- The bank exhibits an excellent distribution of loans to individuals of different income levels given the product lines offered by the bank.
- No complaints regarding the bank's performance in meeting community credit needs were received.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: 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; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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, home equity 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 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, loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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 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 income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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 MA/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. 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 it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

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.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

Rated Area: A rated area is a state or multi-state metropolitan 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 area, the institution will receive a rating for the multi-state metropolitan 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 One 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.

Description of Institution

Home Federal Savings and Loan Association (Home FS&LA) is a \$41 million intrastate mutual savings institution headquartered in Bamberg, South Carolina. The institution was founded in 1920 and continues to operate as a traditional mutual savings bank. Home FS&LA operates a single main office in the city of Bamberg with seven full-time employees.

As of September 30, 2018, Home FS&LA reported total loans of \$34.4 million and tier 1 capital of \$5.3 million. Home FS&LA offers home mortgage loans for home purchase, home refinance, and home improvement purposes. The bank also offers home equity loans, consumer loans, construction loans, and commercial loans. The bank does not originate home mortgage loans for sale on the secondary market. As a traditional thrift, deposit products are limited to savings accounts and certificates of deposits. Loans secured by 1-4 family residential properties total \$29.2 million and represent approximately 85 percent of the total loan portfolio. Consumer loans, which include automobile loans and personal loans, total \$1.5 million and represent approximately five 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, SC as its assessment area (AA). The AA meets all regulatory requirements.

There are no known legal, financial or other factors impeding Home FS&LA's ability to meet community credit needs. The bank's last CRA examination was conducted in April 2013, in which the bank received an "outstanding" rating.

Refer to Appendix B for additional information about Home FS&LA and demographic data regarding Bamberg County.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Home FS&LA's CRA performance was evaluated under the small bank CRA examination procedures. Based upon examiner analysis of the bank's lending activity, home mortgage loans represent the bank's primary lending product. Home FS&LA does not purchase home mortgage loans or consumer loans. Home FS&LA is not subject to reporting requirements of Home Mortgage Disclosure Act (HMDA). Therefore, we utilized the bank's internal records of home mortgage loan originations to evaluate the bank's CRA performance. The evaluation period for home lending activity ranged from January 1, 2015 through December 31, 2017.

The U.S. Census Bureau released updated demographic census data based upon the 2015 American Community Survey (ACS), which became effective January 1, 2017. Due to this census change, we analyzed 2015 and 2016 lending activity separate from 2017 lending activity. Analysis of 2015 and 2016 lending activity was compared to 2010 Census data. Analysis of 2017 lending activity was compared to 2015 ACS Census data. Peer HMDA data was based upon 2015, 2016 and 2017 aggregate HMDA information for financial institutions that reported lending activity within the AA.

Refer to the table in Appendix A for more information on the scope of review.

Data Integrity

The home mortgage lending data used in this evaluation is accurate and reliable. We conducted a data integrity review of the bank's home mortgage loans in December 2018. This review encompassed all home mortgage loans originated during the evaluation period.

Selection of Areas for Full-Scope Review

We completed a full scope review of the bank's performance in the Bamberg County, SC AA. Refer to Appendix B of this report for additional information regarding Bamberg County, SC.

Ratings

The bank's overall rating is based on the full scope review of the bank's performance in Bamberg County, SC.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §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 assessment area 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 Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution 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.

Conclusions with Respect to Performance Tests

LENDING TEST

The bank's lending performance is "outstanding." This conclusion was derived from an analysis of lending test criteria performed to determine if the bank is meeting the credit needs of the AA. The criteria of the specific lending tests is documented below.

In evaluating the bank's performance under the lending test, we placed greater weight on the bank's lending activity during 2015-2016 than 2017. Home FS&LA originated a larger number of loans in 2015-2016 than in 2017.

Loan-to-Deposit Ratio

Home FS&LA's LTD ratio is more than reasonable given the bank's size, financial condition and AA credit needs. The bank's average LTD for the 22 quarters since the last CRA examination in April 2013 is 98.6 percent. Home FS&LA's average LTD ratio ranged from a low of 95.0 percent to a high of 101.1 percent. In comparison, the average LTD ratio of similarly situated lenders was 72.7 percent. The peer average LTD ratio ranged from a low of 48.5 percent to a high of 96.4 percent.

Lending in Assessment Area

Home FS&LA originates a substantial majority of its loans inside the AA. During the evaluation period, 83 percent of the total number of the bank's loans were made within Bamberg County. The table below highlights the bank's lending performance within the Bamberg County AA during the evaluation period.

Table D - Lending Inside and Outside of the Assessment Area												
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)		
	Inside		Outside			Inside		Outside				
	#	%	#	%		\$	%	\$	%			
Home Mortgage	98	83.1	20	17.0	118	6,898	78.7	1,864	21.3	8,762		
Total	98	83.1	20	17.0	118	6,898	78.7	1,864	21.3	8,762		

Source: 01/01/2015-12/31/2017 Bank Data
Due to rounding, totals may not equal 100.0

Geographic Distribution of Loans

Refer to Table O in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's loan originations. The bank exhibits reasonable geographic distribution of home mortgage loans in the AA.

In assessing the geographic distribution, we considered several mitigating factors that may have impacted the bank's ability to originate loans in the moderate-income census tract. During each census period, there was only one moderate-income census tract in the AA. In addition, during 2015-2016, the moderate-income census tract was not in close proximity to the bank's main office in the city of Bamberg. Demand for lending in the moderate-income census tract was also limited. According to aggregate HMDA data over a three year period (2015-2017), other lenders originated a total of 33 home mortgage loans in the moderate income census tract (an average of 11 loans per year).

During 2015 and 2016, Home FS&LA's percentage of loans in the moderate-income census tract was below the percentage of owner-occupied housing units and slightly below aggregate lending activity. When compared to 2016 aggregate lending data, Home FS&LA originated more home mortgage loans in the moderate-income census tract than other reporting lenders. While the bank did not originate any loans in the moderate-income census tract in 2015, the bank originated five home mortgage loans in the moderate-income census tract during 2016. In comparison, the two top lenders, Vanderbilt Mortgage and Quicken Loans originated four loans and two loans in moderate-income census tract, respectively.

In 2017, Home FS&LA's percentage of loans in the moderate-income census tract was well below the percentage of owner occupied housing units and slightly below aggregate lending. When compared to 2017 aggregate HMDA data, Home FS&LA originated a larger number of loans in the moderate-income census tract than other lenders. In 2017, the bank originated four loans in the moderate-income census tract. In comparison, the top lender, 21st Mortgage, originated two loans in the moderate-income census tract.

Lending to Borrowers of Different Incomes

Refer to Table P in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's loan originations. The bank exhibits an excellent distribution of loans to individuals of different income levels given the product lines offered by the bank.

In evaluating borrower income distribution, we considered that high family poverty rates and high unemployment rates may have impacted the bank's ability to originate loans to low-income borrowers.

During 2015 and 2016, the percentage of loans to low-income borrowers was below the percentage of low-income families. The percentage of loans to low-income borrowers

significantly exceeded aggregate HMDA lending activity. The percentage of loans to moderate-income borrowers was near to the percentage of moderate-income families. The percentage of loans to moderate-income borrowers significantly exceeded aggregate HMDA lending activity.

In 2017, the percentage of loans to low-income borrowers was well below both the percentage of low-income families and aggregate lending activity. The percentage of loans to moderate-income borrowers was near to the percentage of moderate-income families. The percentage of lending to moderate-income families significantly exceeded aggregate lending activity.

Responses to Complaints

Home FS&LA did not receive any CRA-related complaints during the evaluation period.

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 metropolitan and nonmetropolitan areas 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	Lending Test: (01/01/2015 to 12/31/2017)	
Financial Institution		Products Reviewed
Home Federal Savings and Loan Association (Home FS&LA) Bamberg, SC		Home Mortgage Loans
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	N/A	N/A
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Bamberg County, South Carolina Non-Metropolitan Statistical Area	Full Scope	Refer to Appendix B

Appendix B: Community Profiles for Full-Scope Areas

Table A – Demographic Information of the Assessment Area- 2015-2016

Assessment Area: Bamberg County, SC

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	25.00	75.0	0.0	0.0
Population by Geography	15,987	0.0	9.7	90.3	0.0	0.0
Housing Units by Geography	7,640	0.0	13.6	86.4	0.0	0.0
Owner-Occupied Units by Geography	4,124	0.0	13.3	86.7	0.0	0.0
Occupied Rental Units by Geography	1,534	0.0	15.9	84.1	0.0	0.0
Vacant Units by Geography	1,982	0.0	12.5	87.5	0.0	0.0
Businesses by Geography	556	0.0	9.0	91.0	0.0	0.0
Farms by Geography	59	0.0	20.3	79.9	0.0	0.0
Family Distribution by Income Level	3,747	25.8	18.6	15.9	39.7	0.0
Household Distribution by Income Level	5,658	28.7	16.2	13.2	41.9	0.0
Updated Median Family Income Non-MSAs SC**	\$46,400	Median Housing Value			\$85,018	
				Median Gross Rent		\$558
				Families Below Poverty Level		23.6%
<p><i>Source: 2010 ACS Census and 2016 D&B Data Due to rounding, totals may not equal 100.0 (*) The NA category consists of geographies that have not been assigned an income classification. (**) Source: 2016 Median Family Income- Federal Financial Institutions Examination Council</i></p>						

Table A – Demographic Information of the Assessment Area- 2017

Assessment Area: Bamberg County, SC

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	25.00	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	545	0.0	30.6	62.0	7.3	0.0
Farms by Geography	52	0.0	25.0	46.2	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
Updated Median Family Income Non-MSAs – SC **	\$45,900	Median Housing Value			\$65,020	
			Median Gross Rent			\$556
			Families Below Poverty Level			18.1%

Source: 2015 ACS Census and 2017 D&B Data

Due to rounding, totals may not equal 100.0

() The NA category consists of geographies that have not been assigned an income classification.*

*(**) Source: 2017 Median Family Income - Federal Financial Institutions Examination Council*

Bamberg County, South Carolina is the bank's AA. Bamberg County is the fourth smallest county in South Carolina by land area and represents one of the least populated counties in the state. The AA is comprised of four census tracts.

According to 2010 Census data, Bamberg County was comprised of one moderate-income census tract and three distressed middle-income census tracts. The three distressed middle income census tracts were classified distressed due poverty and unemployment rates. The moderate-income census tract was located in the southeastern portion of the county and was not close to the bank's office in the city of Bamberg.

Based upon updated 2015 ASC data, the income levels of several census tracts changed. The one former moderate-income census tract changed to a middle-income census tract, one middle-income census tract changed to a moderate-income census tract, and one middle-income census tract changed to an upper-income. In 2017, the middle-income census tracts were classified distressed due to high poverty and unemployment rates.

Home FS&LA faces relatively strong competition for both deposits and loans in Bamberg County. Based upon FDIC deposit market share information as of June 30, 2018, three other commercial banks operate eight branch offices in Bamberg County. According to FDIC deposit data, Home FS&LA ranked third out of four institutions in deposit market share, with 13.6 percent of total deposits in Bamberg County. According to this same FDIC Deposit Market Share, Enterprise Bank of South Carolina and South State Bank ranked first and

second in deposit market share with 39.5 percent and 36.0 percent of total deposits, respectively. Wells Fargo National Bank ranked 4th in deposit market share with 11.00 percent of total deposits.

According to 2017 aggregate HMDA data, 43 lenders reported home mortgage loan originations in the AA. Enterprise Bank, Quicken Loans, and South State Bank were the top three lenders in Bamberg County.

Bamberg County's unemployment rates are higher than unemployment rates in the state of South Carolina. During the review period, Bamberg County unemployment rates ranged from a high of 12.0 percent in 2015 to a low of 6.9 percent in 2017. In comparison, unemployment rates in South Carolina ranged from a high of 5.4 percent in 2015 to a low of 4.2 percent in 2017. Family poverty rates in Bamberg County are also high. According to 2010 Census data, the family poverty rate was 23.6 percent. According to 2015 ACS census data, the family poverty rate was 18.1 percent.

Manufacturing and educational services represent the largest employment sectors in the county. The largest manufacturing employers in the area include Masonite, UTC Aerospace/Delavan, and Freudenberg Sealing Technologies. Bamberg County is also home to several post-secondary institutions, such as Denmark Technical College and Vorhees College. A community contact in the area noted the AA is in need of additional affordable housing and job creation.

Appendix C: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multi-state metropolitan areas 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 Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases; (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area. Deposit data is compiled by the FDIC and is available as of June 30th of each year. Tables without data are not included in this PE. Tables are identified by both letters and numbers, which results from how they are generated in supervisory analytical systems.

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 MA/assessment area. The table also presents aggregate peer data for the years the data is available.

Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography – The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. Because small business data is not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.

Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues – Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. The table also presents aggregate peer data for the years the data is available.

Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography – The percentage distribution of the number of small loans (less than or

equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. Because small farm data is not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues –** Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. The table also presents aggregate peer data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer 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 households throughout those geographies.
- Table V. Assessment Area Distribution of Consumer 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 households by income level in each MA/assessment area.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2015-16

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% 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	68	4,486	100	90	0.0	0.0	0.0	13.3	7.4	11.1	86.7	92.7	88.9	0.0	0.0	0.0	0.0	0.0	0.0
Total	68	4,486	100	90	0.0	0.0	0.0	13.3	7.4	11.1	86.7	92.7	88.9	0.0	0.0	0.0	0.0	0.0	0.0

Source: 2010 U.S. Census; 01/01/2015 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, .

Due to rounding, totals may not equal 100.0

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2017

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% 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	30	3,378	100	110	0.0	0.0	0.0	31.4	13.3	20.9	57.1	83.3	64.5	11.5	0.0	14.5	0.0	0.0	0.0
Total	30	3,378	100	110	0.0	0.0	0.0	31.4	13.3	20.9	57.1	83.3	64.5	11.5	0.0	14.5	0.0	0.0	0.0

Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data, 2017 HMDA Aggregate Data, .

Due to rounding, totals may not equal 100.0

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2015-16

Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Bamberg	68	4,486	100	90	25.8	11.8	5.6	18.6	16.2	21.1	15.9	29.4	20.0	39.7	42.6	33.3	0.0	0.0	20.0
Total	68	4,486	100	90	25.8	11.8	5.6	18.6	16.2	21.1	15.9	29.4	20.0	39.7	42.6	33.3	0.0	0.0	20.0

Source: 2010 U.S. Census; 01/01/2015 - 12/31/2016 Bank Data, 2016 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 2017

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Bamberg	30	\$3,378	100	110	24.2	3.3	10.0	19.6	16.7	10.0	18.0	33.3	27.3	38.2	46.7	37.3	0.0	0.0	15.5
Total	30	\$3,378	100	110	24.2	3.3	10.0	19.6	16.7	10.0	18.0	33.3	27.3	38.2	46.7	37.3	0.0	0.0	15.5

Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data, 2017 HMDA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0