



PUBLIC DISCLOSURE

September 2, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Pee Dee Federal Savings Bank
Charter Number: 703697

106 East Court Street
Marion, South Carolina 29571

Office of the Comptroller of the Currency

101 South Tryon Street, Suite 400
Charlotte, North Carolina 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.

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Overall CRA Rating

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

The Lending Test is rated Satisfactory.

The Lending Test rating is based on Pee Dee Federal Saving Bank's (Pee Dee, bank or institution) performance in the state of South Carolina. The major factors that support this rating include:

- The bank's loan-to-deposit (LTD) ratio was less than reasonable.
- A majority of the bank's loans are inside its assessment area (AA).
- The bank exhibits an excellent geographic distribution of loans in the AA.
- The bank's distribution of loans represents a reasonable distribution of loans to borrowers of different income levels and businesses of different sizes.

Loan-to-Deposit Ratio

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

The LTD ratio is calculated on a bankwide basis. The quarterly average LTD ratio for the institution for 16 consecutive quarters is 31.54 percent. The institution's quarterly average LTD ratios ranged from a low of 22.3 percent to a high of 40.0 percent. This is below the quarterly average LTD ratio of 72.5 percent for the competitor institutions in the AA. There are no similarly situated banks in the AA. The quarterly average LTD ratio for the competitor banks ranged from an average high of 82.7 percent to an average low of 51.8 percent over the same period.

The bank's LTD ratio has shown a steady upward trend during the evaluation period; however, the bank's average LTD ratio is significantly below competitors in the AA. Management asserts that local economic conditions have been an ongoing impediment to the bank's ability to originate loans. Local competition from a nearby auto lender makes it difficult to originate auto loans, and local economic factors make it difficult to profitably originate 30-year mortgages within the bank's risk tolerance. While multiple external factors may have contributed to Pee Dee's very low average LTD ratio, it reflects a weak level of lending relative to available resources.

Lending in Assessment Area

A majority of the bank's loans were inside its AA.

The bank originated and purchased 50.0 percent of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

While the in/out ratio is marginal, the bank does not have a concentrated distribution of lending outside of the AA. A significant portion of the bank's loan portfolio is purchased from a nationwide loan distributor, resulting in a wide spread of loans outside the AA.

Table 1: Lending Inside and Outside of the Assessment Area										2022-2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	15	34.10	29	65.90	44	1,056	19.90	4,255	80.10	5,311
Consumer	37	61.70	23	38.30	60	1,656	40.40	2,442	59.60	4,098
Total	52	50.00	52	50.00	104	2,712	28.80	6,697	71.20	9,409
Source: 1/1/2022 - 12/31/2024 Bank Data.										
Due to rounding, totals may not equal 100.0%										

Description of Institution

Pee Dee is a federally chartered mutual savings association operating a single office in Marion, South Carolina. The bank single office is located in a moderate-income census tract (CT) in Marion, South Carolina. As of December 31, 2024, total assets equaled \$37.1 million, total deposits equaled \$30.0 million, and tier one capital equaled \$7.1 million.

Founded in 1935, Pee Dee continues to operate as a community bank accepting local deposits to fund loans primarily within Marion County, South Carolina. The bank offers a variety of deposit and loan products. Deposit products include checking, money market, and savings accounts. The bank offers residential mortgages, home equity loans, consumer loans, and commercial loans. As a portfolio lender, Pee Dee does not sell any loans in the secondary market. In addition, due to interest rate risk concerns, the bank does not originate long-term fixed rate loans but does offer adjustable-rate mortgage loans.

Pee Dee has one AA, Marion County South Carolina, which is not located in a Metropolitan Statistical Area. The AA includes all CTs in Marion County, South Carolina.

As of December 31, 2024, total loans equaled \$12.6 million. Of this total, commercial and industrial loans and commercial real estate loans represented approximately 62.7 percent of the total dollar volume of loans, 1-4 single family loans including multifamily loans represented 13.4 percent of total loans, and consumer loans represent approximately 24.0 percent of total loans.

Primary products are consumer loans and small business loans. Based upon the bank's internal records, consumer loans represented approximately 58.0 percent of the total new loans originated and small business loans represented approximately 42.0 percent of the total new loans originated during the evaluation period.

There were no financial or legal impediments to hinder the bank's ability to help meet the credit needs of the communities it serves. The bank's CRA performance was rated Satisfactory in the last public evaluation dated August 30, 2021.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Pee Dee was evaluated under the CRA small bank performance standards. The evaluation period for the Lending Test is January 1, 2022, to December 31, 2024. Consumer loans represented the majority of the bank's lending activity and therefore, this product received the most weight for our review. Small business loans received lesser weight with a lower volume of loans originated. Pee Dee did not originate sufficient home mortgage loans during the evaluation period for a meaningful analysis.

The bank is not subject to the Home Mortgage Disclosure Act (HMDA) requirements and does not file a HMDA Loan Application Register (LAR). Small business loan and consumer loan information used for the Lending Test is based on a sample of loans, rather than on total bank originations and purchases over the evaluation period.

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 AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable 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 bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

The MMSA rating and state ratings in rating areas with a single AA are based on performance in that AA. The MMSA and state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those AAs. Refer to the "Scope" section under each state and MMSA Rating 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) (March 29, 2024) in determining a national banks 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 Consumer Financial Protection Bureau, 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 Carolina¹: Satisfactory.

The Lending Test is rated Satisfactory.

The major factors that support this rating include:

- The geographic distribution of loans is excellent.
- The borrower income distribution of loans is reasonable.

Description of Institution's Operations in South Carolina

Pee Dee operates a single office in the city of Marion, the county seat of Marion County. Marion County is located in the northeastern region of South Carolina and is not part of a metropolitan statistical area. Marion County is contiguous to Florence County and Horry County which are part of the Florence, SC MSA and Myrtle Beach-Conway-North Myrtle Beach NC-SC MSA, respectively. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Competition for deposits is significant in Marion County. According to 2024 deposit market share information from the Federal Insurance Deposit Corporation, there were five other depository institutions operating 10 branch offices in Marion County. Pee Dee ranks fourth in deposits with a market share of 5.2 percent. Anderson Brothers Bank and First Citizens Bank ranked first and second in deposits with 55.6 percent and 22.0 percent of deposit market share, respectively.

Primary economic drivers of Marion County are health care and social assistance, manufacturing, and food preparation services. Major employers include, Arris Manufacturing, SOPACKO, MUSC Medical Center, STRONGARM, Coca-Cola, and Leisure Pools.

For many years Marion County's unemployment rates have been among the highest in the state of South Carolina. According to the U.S. Bureau of Labor Statistics Marion County's annual unemployment rates (not seasonally adjusted) for 2022, 2023, and 2024 were 5.3 percent, 4.9 percent, and 6.2 percent, respectively. In 2022, 2023, and 2024, the state of South Carolina's annual unemployment rates were 3.2 percent, 3.0 percent, and 4.1 percent, respectively. The national annual unemployment rates were 3.6 percent, 3.6 percent, and 4.0 percent, for 2022, 2023, and 2024, respectively.

As part of our evaluation, we reviewed one community contact performed by the FDIC for a financial institution in Florence County, South Carolina. The contact was a representative of a non-profit organization that counsels small businesses in various business functions including obtaining funding, accounting, writing business plans, and human resources. The organization serves Florence County as

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

well as surrounding counties, which includes Marion County. Contact stated that since he works primarily with small businesses, he thinks the greatest need is for credit-worthy small businesses, especially start-up money. Based on the clients he sees, many are not credit-worthy and he does not fault banks for not affording them credit. Many institutions in the area offer Small Business Administration (SBA) loans, which require a huge amount of paperwork that can be a deterrent. Contact stated local banks, and large banks are working adequately to offer small business loans; however, large institutions seem to be less risk averse. He stated smaller institutions look for more owner equity and new businesses do not have that.

The following table provides a summary of the demographics that includes housing, business, and farm information for the Marion County AA.

Marion County SC AA

Assessment Area(s) - Marion County, SC						2022-2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	8	0.00	62.50	37.50	0.00	0.00
Population by Geography	29,183	0.00	59.44	40.56	0.00	0.00
Housing Units by Geography	15,051	0.00	60.54	39.46	0.00	0.00
Owner-Occupied Housing by Geography	7,174	0.00	56.48	43.52	0.00	0.00
Occupied Rental Units by Geography	4,108	0.00	62.24	37.76	0.00	0.00
Vacant Units by Geography	3,769	0.00	66.41	33.59	0.00	0.00
Businesses by Geography	927	0.00	54.58	45.42	0.00	0.00
Farms by Geography	55	0.00	47.27	52.73	0.00	0.00
Family Distribution by Income Level	7,315	31.48	20.49	16.61	31.41	0.00
Household Distribution by Income Level	11,282	32.36	18.92	16.34	32.37	0.00
Unemployment rate (%)	8.36	0.00	10.29	5.05	0.00	0.00
Households Below Poverty Level (%)	26.25	0.00	25.40	27.46	0.00	0.00
Median Family Income (Non-MSAs - SC)		\$53,794	Median Housing Value			\$77,550
Median Family Income (Non-MSAs - SC) for 2024		\$65,600	Median Gross Rent			\$561
			Families Below Poverty Level			16.80
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Scope of Evaluation in South Carolina

Pee Dee has one AA of Marion County, South Carolina which received a full-scope review. Small business and consumer loans were the primary loan products reviewed.

LENDING TEST

The bank's performance under the Lending Test in South Carolina is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Marion County SC AA was reasonable.

Distribution of Loans by Income Level of the Geography

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

Small Loans to Businesses

Refer to Table 9 in the state of South Carolina section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The percentage of loans in moderate-income CTs was near to the percentage of businesses in moderate-income CTs and was near to the aggregate lending. There were no low-income CTs within the AA during the evaluation period.

Consumer Loans

Refer to Table 13 in the state of South Carolina section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The percentage of loans in moderate-income CTs is near to the percentage of households in moderate-income CTs. There were no low-income CTs located within the AA during the evaluation period.

Lending Gap Analysis

We evaluated the lending distribution in the Marion County SC AA to determine if any unexplained, conspicuous gaps existed. We reviewed summary reports, maps, and analyzed Pee Dee's lending activity over the evaluation period to identify any gaps in the geographic distribution of loans. We did not identify unexplained, conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

Small Loans to Businesses

Refer to Table 10 in the state of South Carolina section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The distribution of small loans to businesses of different sizes is excellent. The percentage of loans to businesses with revenues less than \$1 million exceeded the percentage of businesses with revenues less than \$1 million and exceeded the aggregate lending in the AA.

Consumer Loans

Refer to Table 14 in the state of South Carolina section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The distribution of consumer loans to borrowers of different income levels is reasonable. The percentage of loans to low-income borrowers is significantly below the percentage of low-income households in the AA. The percentage of loans to moderate-income borrowers is below the percentage of moderate-income households.

The bank's ability to originate consumer loans to low-, and moderate-income borrowers in the AA may be impacted by the distance of Pee Dee's single office from two of the four moderate-income census tracts. Two of the four moderate-income census tracts are more than 11 miles from the bank's office in the city of Marion.

Responses to Complaints

Pee Dee 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 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:	01/01/2022 to 12/31/2024	
Bank Products Reviewed:	Small business loans, Consumer loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	None	None
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
South Carolina		
Marion County SC	Full scope	All CTs in Marion County, SC

Appendix B: Summary of State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
Pee Dee Federal Savings Bank	Satisfactory
South Carolina	Satisfactory

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/AA.

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 CD loans and qualified investments, branch distribution, and CD services).

Low-Income: Individual income that is at 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 state/AA.

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.

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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 multistate 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 multistate metropolitan statistical area, the institution will receive a rating for the multistate 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.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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/AA. 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 9. 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 that were 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) in those geographies. Because aggregate small business data are 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 AA.
- Table 10. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table 13. 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 in those geographies.
- Table 14. 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 MMSA/AA.

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																		2022-2024		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	
Marion County SC	15	1,057	100.0	715	0.00	0.00	0.00	54.60	53.30	55.10	45.40	46.70	44.90	0.00	0.00	0.00	0.00	0.00	0.00	
Total	15	1,057	100.0	715	0.00	0.00	0.00	54.60	53.30	55.10	45.40	46.70	44.90	0.00	0.00	0.00	0.00	0.00	0.00	
Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																				

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022-2024
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Marion Count SC	15	1,057	100.00	715	81.50	93.30	56.50	7.00	6.70	0.00	0.00
Total	15	1,057	100.00	715	81.50	93.30	56.50	7.00	6.70	0.00	0.00
Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%											

Table 13: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2022-2024
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Marion County SC	37	1,656	100.0	0.00	0.00	58.60	54.10	41.40	45.90	0.00	0.00	0.00	0.00
Total	37	1,656	100.0	0.00	0.00	58.60	54.10	41.40	45.90	0.00	0.00	0.00	0.00
Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data. Due to rounding, totals may not equal 100.0%													

Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2022-2024
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total Number	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Marion County SC	37	1,656	100.00	32.40	16.20	18.90	16.20	16.30	24.30	32.40	43.20	0.00	0.00
Total	37	1,656	100.0	32.40	16.20	18.90	16.20	16.30	24.30	32.40	43.20	0.00	0.00
Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0%													