



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

January 13, 2003

Community Reinvestment Act
Performance Evaluation

The National Bank Of South Carolina
Charter Number: 10660

1 Broad Street
Sumter, SC 29151

Office of the Comptroller of the Currency

Mid-Size/Credit Card Banks
250 E. Street, SW
Washington, DC 20219-0001

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
DEFINITIONS AND COMMON ABBREVIATIONS	2
DESCRIPTION OF INSTITUTION	5
SCOPE OF THE EVALUATION.....	6
FAIR LENDING REVIEW	7
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS.....	8
LENDING TEST	8
INVESTMENT TEST	16
SERVICE TEST.....	17
APPENDIX A: SCOPE OF EXAMINATION	A-1
APPENDIX B: MARKET PROFILES FOR FULL-SCOPE AREAS	B-1
APPENDIX C: TABLES OF PERFORMANCE DATA	C-1

Overall CRA Rating

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

The following table indicates the performance level of **The National Bank Of South Carolina (NBSC)** with respect to the Lending, Investment, and Service Tests:

Performance Levels	NBSC Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- Overall lending levels reflect a good responsiveness to meeting the credit needs of the AA.
- Overall, NBSC's geographic distribution of loans is good. The distribution of loans by income level of the borrower is good.
- A substantial majority of the bank's loans are originated within its AAs.
- NBSC's dollar amount of investments in the AAs is adequate given the available CD opportunities in the AAs.
- NBSC's delivery systems are reasonably accessible to geographies and individuals of different income levels throughout the full-scope AAs. The high level of CD services had a positive impact on the service test rating.

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.

Block Numbering Area (BNA): A statistical subdivision of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. A BNA does not cross county lines.

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 usually have between 2,500 and 8,000 persons, and 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 the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

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 household 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 or a block numbering area 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 do business or have banking offices in a metropolitan area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn).

Home Mortgage Loans: such loans include home purchase and home improvement loans, as defined in the HMDA regulation. This definition also includes loans for multifamily (five or more families) dwellings, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

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 ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development 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 primary metropolitan area (PMA), metropolitan area (MA), or consolidated metropolitan area (CMA), as defined by the Office of Management and Budget, with a population of 250,000 or more, and any other area designated as such by the appropriate federal financial supervisory agency.

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) and the Thrift Financial Reporting (TFR) 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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as non-mortgage, commercial 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 more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.

Description of Institution

The National Bank of South Carolina (NBSC) is a \$2.3 billion intrastate financial institution headquartered in Sumter, SC. NBSC serves 25 communities with 48 branches and 49 ATMs. The bank's primary service areas include the Columbia, Greenville/Spartanburg, Myrtle Beach and Sumter MSAs. The bank also has operations in the Charleston and Florence MSAs and the non-metropolitan area (Beaufort, Georgetown, Clarendon, Lee and Kershaw counties).

NBSC is a subsidiary of Synovus Financial Corporation (SFC). SFC is a \$19 billion institution headquartered in Columbus, GA. SFC operates 37 banks in Alabama, Florida, Georgia, South Carolina and Tennessee. The only Synovus affiliate in South Carolina is NBSC. In addition to banking, SFC offers financial management, insurance, mortgage, leasing and electronic payment services through its subsidiaries.

As of September 30, 2002, NBSC had total assets of \$2.3 billion. The major categories of the bank's \$1.9 billion loan portfolio were as follows: 60% commercial and industrial, 19% construction, 15% 1-4 family, 5% consumer and 1% other. Agricultural loans represent less than 1% of total loans. The percent of the bank's total assets represented by net loans is 81%. NBSC's Tier 1 risk based capital to risk weighted assets equals 10.02% and Tier 1 leverage capital equals 8.78%.

During this evaluation period, NBSC opened de novo offices in the Charleston, Columbia, Florence and the non-MSA (Bluffton and Murrells Inlet) markets. To expand the bank's operations in the Spartanburg market, NBSC acquired Carolina Southern Bank in 2001. The lending activity of Carolina Southern for 2001 is included in this Performance Evaluation (PE).

NBSC has three subsidiaries, Synovus Insurance Services of SC (insurance sales), NBSC Holdings, Inc. and NBSCIM (both of which are investment companies). The activities of the subsidiaries have no CRA impact and are not included in this PE.

NBSC offers a full range of traditional banking products and services. The bank also offers an array of business account services, business lending, business deposit accounts, and cash management. Consumer and mortgage loans are also offered through various loan programs. NBSC is primarily a small business lender.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its assessment area. The bank's rating at its preceding CRA examination, dated September 27, 1999, was "*Satisfactory*".

Scope of the Evaluation

Evaluation Period/Products Evaluated

This Performance Evaluation assesses the bank's performance under the Lending, Investment and Service Tests. In evaluating the bank's lending performance, we reviewed residential mortgage loans subject to filing under HMDA and small loans to businesses and farms.

With the exception of CD loans, the evaluation period for the Lending Test is January 1, 2000 through December 31, 2001. For CD loans, the Investment Test and the Services Test, the evaluation period is September 27, 1999 through January 13, 2003.

Data Integrity

Prior to this examination, we tested the accuracy of NBSC's HMDA and CRA (including small loans to businesses and farms) loan data. We found that the bank's data was reliable. This evaluation is based on accurate data.

CD loans, investments and services submitted by bank management were verified to ensure that they met the regulatory definition for CD. Some items submitted by the bank for consideration were excluded from this evaluation because they did not meet the definition or purpose of CD.

Selection of Areas for Full-Scope Review

The Columbia, Greenville/Spartanburg and Myrtle Beach AAs received full-scope reviews. The selection of the full-scope areas represents a sample of NBSC's operations in the state in significant markets. The remaining four AAs (Charleston, Florence and Sumter MSAs and the non-metropolitan AA) received a limited scope review.

Refer to the table in Appendix A for more information.

Ratings

The bank's overall rating is based primarily on those areas that received full-scope reviews. Equal weight was placed on the full-scope areas that were reviewed.

In evaluating the bank's lending performance, more weight was placed on small loans to businesses than on HMDA. Small loans to farms received the least weight of the three products. Small loans to farms are not a significant lending product of the bank. In terms of individual HMDA products, refinance loans received more weight than home purchase and home improvement loans. This weighting is reflective of the bank's business strategy and lending performance during the evaluation period.

Other

We reviewed four community contacts that were performed by the OCC in the last two years. We also contacted a community group in conjunction with our examination. The type of group contacted was a business development organization.

We also used information from the Consolidated Plans from the various municipalities within the MSA. The following credit needs were identified for the full-scope areas: affordable housing (1-4 family residential and rehabilitation), small business loans (start-up), and home improvement loans. Also, the following service programs are needed: home mortgage loan down payment assistance, consumer credit education and technical assistance to small businesses.

Within the Columbia MSA, the opportunity to make community development loans and investments is moderate. At least thirteen CD organizations have offices in the City of Columbia. Four of these organizations serve the entire State of South Carolina. The other nine organizations in Columbia serve either the city, county or MSA and have as their primary missions affordable housing for low- and moderate-income people and areas, economic development, small business lending and revitalization.

In the Myrtle Beach MSA, the opportunity to make community development loans and investments is limited. We did not identify any specialized Small Business Investment Corporations (SBICs) in the bank's AA or local Community Development Corporations (CDCs). Also, we did not identify any local Community Development Financial Institutions (CDFIs) or nonprofit organizations whose primary mission is to revitalize low- or moderate- income geographies. We did identify one small business development center and one statewide government organization that provide various loan products that can enhance community development projects, including housing.

In the Greenville/Spartanburg MSA, the opportunity to make community development loans and investments is limited. We did not identify any specialized SBICs, CDCs or CDFIs in the bank's AA. One small business development center and two statewide government organizations that provide various loan products were identified in this AA.

Fair Lending Review

An analysis of the most recent public comments and consumer complaint information, HMDA, small business and small farm lending data was performed according to the OCC's risk based fair lending approach. Based on its analysis of the information, the OCC decided that a comprehensive fair lending examination would not need to be conducted in connection with the CRA evaluation this year. The latest comprehensive fair lending exam was performed in February 2001.

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the Columbia MSA is adequate. Performance in the Greenville/Spartanburg and Myrtle Beach MSAs is good.

Lending Activity

Refer to Table 1 Lending Volume in Appendix C for the facts and data used to evaluate the bank's lending activity.

Overall lending levels reflect a good responsiveness to meeting the credit needs of the AA.

In the Columbia MSA, NBSC's lending levels reflect adequate responsiveness to meeting the credit needs of the AA. As of June 30, 2002 NBSC ranked number 4 in deposits in the Columbia MSA with a 9.8% market share. There are 16 financial institutions with banking offices throughout the AA. Based on 2001 aggregate market data, NBSC ranked number 9 in the Columbia MSA in making small loans to businesses with a 4.74% market share. There are 72 small loans to business lenders in this AA.

Based on 2001 HMDA aggregate data, NBSC ranked number 95 in the Columbia MSA in the overall volume of HMDA lending with a market share of 0.19%. In terms of HMDA products, NBSC ranked number 87 in home purchase loans (0.13%), number 23 in home improvement loans (0.86%) and number 79 in refinance loans (0.20%). There are 357 HMDA lenders in the AA.

In the Greenville/Spartanburg MSA, NBSC's lending levels reflect excellent responsiveness to meeting the credit needs of the AA. In the Greenville/Spartanburg MSA, the bank ranked number 8 with a deposit market share of 2.44%. There are 33 financial institutions with banking offices throughout the AA. The bank ranked number 4 in making small loans to businesses with a 6.71% market share. There are 80 small loans to business lenders in this AA. The bank ranked number 93 in overall HMDA lending with a 0.18% market share. NBSC ranked number 105 in home purchase loans (0.11%), number 26 in home improvement loans (0.84%) and number 84 in refinance loans (0.19%). There are 430 HMDA lenders in the AA.

In the Myrtle Beach MSA, NBSC's lending levels reflect good responsiveness to meeting the credit needs of the AA. The bank ranked number 8 with a deposit market share of 6.04%. There are 18 financial institutions with banking offices throughout the AA. The bank ranked number 6 in making small loans to businesses with a 5.99% market share. There are 69 small loans to business lenders in this AA. In the Myrtle Beach MSA, the bank ranked number 32 in HMDA lending with a 0.66% market share. NBSC ranked number 45 in home purchase loans (0.38%), number 4 in home improvement loans (5.70%) and number 32 in refinance loans (0.73%). There are 365 HMDA lenders in the AA.

NBSC's lending levels in small loans to farms were excellent. The bank ranked number 1 in the Myrtle Beach MSA in making these loans with a market share of 43.18%. In this AA, there are 8 lenders making small loans to farms. We did not analyze small loans to farms for the Columbia and Greenville/Spartanburg AAs. The volume of small loans to farms made in these AAs was insignificant and an analysis would not be meaningful. NBSC only made 6 such loans in these AAs during this evaluation period.

Distribution of Loans by Income Level of the Geography

Overall, NBSC's geographic distribution of loans is good. The geographic distribution of small loans to businesses is good. The bank's distribution of HMDA loans is adequate. The distribution of small loans to farms is excellent.

Multi-family loans were not reviewed during this evaluation period. The bank originated and/or purchased a minimal number of multi-family loans. As a result, an analysis would not be meaningful.

The following factors were considered in this analysis:

- In the Columbia MSA there are 11 low-income tracts containing only 1,686 owner-occupied units. This represents 1.57% of the owner-occupied units in the MSA.
- In the Greenville/Spartanburg MSA there are 10 low-income tracts containing only 1,804 owner-occupied units. This represents 1% of the owner-occupied units in the MSA.
- In the Myrtle Beach MSA there is only 1 low-income tract. This tract contains 1,236 housing units, of which 610 are owner-occupied. The percentage of owner-occupied units in this tract represents 1.59% of the owner-occupied units in the MSA.

The number of lenders in these AAs and the low number of owner-occupied units in low-income tracts could hamper the bank's ability to make loans in these areas.

Home Mortgage Loans

Refer to Tables 2, 3, 4 and 5 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Overall, the geographic distribution of HMDA loans is adequate.

Overall, the geographic distribution of home purchase loans is adequate.

In the Columbia MSA, the geographic distribution of *home purchase loans* is poor. The bank made no home purchase loans in low-income tracts during this evaluation period. The percent of home purchase loans in moderate-income tracts is lower than the percent of owner-occupied units in moderate-income tracts. The bank made no loans in low or moderate-income tracts in 2001.

In the Greenville/Spartanburg MSA, the geographic distribution of *home purchase loans* is excellent. The bank's percent of home purchase loans in low-income tracts exceeds the percent of owner-occupied units in these tracts. The percent of home purchase loans in moderate-income tracts exceeds the percent of owner-occupied units in moderate-income tracts. The bank's market share in low-income tracts exceeds its overall market share. The market share in moderate-income tracts exceeds overall market share.

In the Myrtle Beach MSA, the geographic distribution of *home purchase loans* is good. The bank made no home purchase loans in the low-income tract during this evaluation period. The percent of home purchase loans in moderate-income tracts exceeds the percent of owner-occupied units in moderate-income tracts. The bank's market share in moderate-income tracts exceeds its overall market share.

Overall, the geographic distribution of home improvement loans is adequate.

In the Columbia MSA, the geographic distribution of *home improvement loans* is adequate. The bank's percent of home improvement loans in low-income tracts exceeds the percent of owner-occupied units in these tracts. The percent of home improvement loans in moderate-income tracts is near the percent of owner-occupied units in moderate-income tracts. The bank made no loans in low-income tracts during 2001. The bank's market share in moderate-income tracts is near its overall market share.

In the Greenville/Spartanburg MSA, the overall geographic distribution of *home improvement loans* is adequate. The bank made no loans in low-income tracts during this evaluation period. The percent of home improvement loans in moderate-income tracts is near the percent of owner-occupied units in moderate-income tracts. The bank's market share in moderate-income tracts is lower than its overall market share.

In the Myrtle Beach MSA, the overall geographic distribution of *home improvement loans* is good. The bank made no loans in the low-income tract during this evaluation period. The bank's percent of home improvement loans in moderate-income tracts exceeds the percent of owner-occupied units in moderate-income tracts. The bank's market share in moderate-income tracts exceeds its overall market share.

The geographic distribution of refinance loans is good.

In the Columbia MSA, the overall geographic distribution of *refinance loans* is adequate. The bank made no loans in low-income tracts during this evaluation period. The bank's percent of refinance loans in moderate-income tracts is near the percent of owner-occupied units in moderate-income tracts. The bank's market share in moderate-income tracts exceeds its overall market share.

In the Greenville/Spartanburg MSA, the overall geographic distribution of *refinance loans* is good. The bank's percent of refinance loans in low-income tracts exceeds the percent of owner-occupied units in these tracts. The percent of refinance loans in moderate-income tracts exceeds the percent of owner-occupied units in moderate-income tracts. The bank made no loans in low-income tracts in 2001. The bank's market share in moderate-income tracts exceeds its overall market share.

In the Myrtle Beach MSA, the overall geographic distribution of *refinance loans* is good. The bank made no loans in the low-income tract during this evaluation period. The bank's percent of refinance loans in moderate-income tracts exceeds the percent of owner-occupied units in moderate-income tracts. The bank's market share in moderate-income tracts exceeds its overall market share.

Small Loans to Businesses

Refer to Table 6 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

NBSC's geographic distribution of small loans to businesses is good.

In the Columbia MSA, the bank's geographic distribution of small loans to businesses is excellent. Their percent of loans in low-income tracts exceeds the percentage of businesses located in these tracts. The bank's percent of loans in moderate-income tracts exceeds the percentage of businesses located in moderate-income tracts. The bank's market share in low-income tracts exceeds its overall market share. The bank's market share in moderate-income tracts exceeds its overall market share.

In the Greenville/Spartanburg MSA, the bank's geographic distribution of small loans to businesses is good. Their percent of loans in low-income tracts is near the percentage of businesses located in these tracts. The bank's percent of loans in moderate-income tracts is somewhat lower than the percentage of businesses located in moderate-income tracts. The bank's market share in low-income tracts is near the bank's overall market share. The bank's market share in moderate-income tracts is near its overall market share.

In the Myrtle Beach MSA, the bank's geographic distribution of small loans to businesses is adequate. Their percent of loans in low-income tracts is significantly lower than the percentage of businesses located in these tracts. Only 122 businesses are located in the low-income tract. The bank's percent of loans in moderate-income tracts exceeds the percentage of businesses located in moderate-income tracts. The bank's market share in low-income tracts is significantly lower than its overall market share. The bank's market share in moderate-income tracts exceeds its overall market share.

Small Loans to Farms

Refer to Table 7 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

NBSC's geographic distribution of small loans to farms is excellent.

In the Myrtle Beach MSA, the bank's geographic distribution of small loans to farms is excellent. The bank did not make any loans during this evaluation period in the low-income tract. However, there is only 1 farm located in this tract. The bank's percent of loans in moderate-income tracts exceeds the percentage of farms located in moderate-income tracts. The bank's market share in moderate-income tracts exceeds its overall market share.

Lending Gap Analysis

We evaluated the lending distribution in the AAs to determine if any unexplained conspicuous gaps existed. We reviewed lending reports detailing the volume of HMDA and small loans to businesses in low- and moderate-income geographies. No unexplained conspicuous gaps were identified. This performance had a positive effect on the bank's overall geographic distribution analysis.

Inside/Outside Ratio

A substantial majority of the bank's loans are originated within its AAs. Overall, 94% of NBSC's loan originations are within their AAs. By loan product, 94% of HMDA loans, 94% of small loans to businesses, and 90% of small loans to farms were inside the AA. This analysis was performed on the entire bank rather than by AA. This performance had a positive effect on the bank's overall geographic distribution analysis.

Distribution of Loans by Income Level of the Borrower

Overall, the distribution of loans by income level of the borrower is good. The distribution of small loans to businesses is good. The distribution of HMDA loans is adequate. The distribution of small loans to farms is excellent.

In evaluating the distribution of HMDA loans by the income level of the borrower, we considered the high percentage of families that live below the poverty level. According to 1990 Census data, approximately 44% of the low-income families in the Columbia MSA, 43% in the Greenville/Spartanburg MSA and 60% in the Myrtle Beach MSA live below the poverty level which makes it difficult for them to purchase and maintain a home.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Overall, the distribution of HMDA loans by the income level of the borrower is adequate.

The distribution of home purchase loans is adequate.

In the Columbia MSA, the overall distribution of *home purchase loans* is adequate. The bank's percent of home purchase loans to low-income borrowers exceeds the percent of low-income families that live in the AA. The bank's percent of home purchase loans to moderate-income borrowers is near the percent of moderate-income families that live in the AA. The bank's market share to low-income borrowers exceeds its overall market share. The bank's market share to moderate-income borrowers is significantly lower than its overall market share.

In the Greenville/Spartanburg MSA, the overall distribution of *home purchase loans* is poor. The bank did not make any loans to low-income families during this evaluation period. The bank's percent of home purchase loans to moderate-income borrowers is near the percent of moderate-income families that live in the AA. The bank's market share to moderate-income borrowers is significantly lower than its overall market share.

In the Myrtle Beach MSA, the overall distribution of *home purchase loans* is good. The bank's percent of home purchase loans to low-income borrowers is lower than the percent of low-income families that live in the AA. The bank's percent of home purchase loans to moderate-income borrowers exceeds the percent of moderate-income families that live in the AA. The bank's market share to low-income borrowers exceeds its overall market share. The bank's market share to moderate-income borrowers is near its overall market share.

Overall, the distribution of home improvement loans is adequate.

In the Columbia MSA, the overall distribution of *home improvement loans* is excellent. The bank's percent of home improvement loans to low-income borrowers exceeds the percent of low-income families that live in the AA. The bank's percent of home improvement loans to moderate-income borrowers exceeds the percent of moderate-income families that live in the AA. The bank's market share to low-income borrowers exceeds its overall market share. The bank's market share to moderate-income borrowers exceeds its overall market share.

In the Greenville/Spartanburg MSA, the overall distribution of *home improvement loans* is poor. The bank's percent of home improvement loans to low-income borrowers is significantly lower than the percent of low-income families that live in the AA. The bank's percent of home improvement loans to moderate-income borrowers is somewhat lower than the percent of moderate-income families that live in the AA. The bank's market share to low-income borrowers is lower than its overall market share. The bank's market share to moderate-income borrowers is lower than its overall market share.

In the Myrtle Beach MSA, the overall distribution of *home improvement loans* is good. The bank's percent of home improvement loans to low-income borrowers exceeds the percent of low-income families that live in the AA. The bank's percent of home improvement loans to moderate-income borrowers exceeds the percent of moderate-income families that live in the AA. The bank's market share to low-income borrowers is lower than its overall market share. The bank's market share to moderate-income borrowers exceeds its overall market share.

Overall, the distribution of refinance loans is adequate.

In the Columbia MSA, the overall distribution of *refinance loans* is adequate. The bank's percent of refinance loans to low-income borrowers is significantly lower than the percent of low-income families that live in the AA. The bank's percent of refinance loans to moderate-income borrowers exceeds the percent of moderate-income families that live in the AA. The bank did not make any loans to low-income borrowers in 2001. Their market share to moderate-income borrowers is near its overall market share.

In the Greenville/Spartanburg MSA, the overall distribution of *refinance loans* is adequate. The bank's percent of refinance loans to low-income borrowers is lower than the percent of low-income families that live in the AA. The bank's percent of refinance loans to moderate-income borrowers is lower than the percent of moderate-income families that live in the AA. The bank's market share to low-income borrowers exceeds its overall market share. The bank's market share to moderate-income borrowers is lower than its overall market share.

In the Myrtle Beach MSA, the overall distribution of *refinance loans* is good. The bank's percent of refinance loans to low-income borrowers is somewhat lower than the percent of low-income families that live in the AA. The bank's percent of refinance loans to moderate-income borrowers is near the percent of moderate-income families that live in the AA. The bank's market share to low-income borrowers exceeds its overall market share. The bank's market share to moderate-income borrowers exceeds its overall market share.

Small Loans to Businesses

Refer to Table 11 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

Overall, the distribution of small loans to businesses is good.

In the Columbia MSA, NBSC's distribution of small loans to businesses is adequate. Their percentage of small loans to small businesses (businesses with annual revenues \$1 million or less) is lower than the percentage of small businesses in the AA. The bank's market share of small loans to small businesses is lower than its overall market share of small loans to all businesses. A majority of the bank's loans to small businesses are for amounts of \$100 thousand or less.

In the Greenville/Spartanburg MSA, NBSC's distribution of small loans to businesses is good. Their percentage of small loans to small businesses (businesses with annual revenues \$1 million or less) is near the percentage of small businesses in the AA. The bank's market share of small loans to small businesses exceeds its overall market share of small loans to all businesses. A high percentage of the bank's loans to small businesses are for amounts of \$100 thousand or less.

In the Myrtle Beach MSA, NBSC's distribution of small loans to businesses is excellent. Their percentage of small loans to small businesses (businesses with annual revenues \$1 million or less) exceeds the percentage of small businesses in the AA. The bank's market share of small loans to small businesses exceeds its overall market share of small loans to all businesses. A substantial majority of the bank's loans to small businesses are for amounts of \$100 thousand or less.

Small Loans to Farms

Refer to Table 12 in the Appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The distribution of small loans to farms is excellent.

In the Myrtle Beach MSA, NBSC's distribution of small loans to farms is excellent. Their percentage of small loans to small farms (farms with annual revenues \$1 million or less) exceeds the percentage of small farms in the AA. The bank's market share of small loans to small farms exceeds its overall market share of small loans to all farms. A substantial majority of the bank's loans to small farms are for amounts of \$100 thousand or less.

Community Development Lending

Refer to Table 1 Lending Volume in Appendix C for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

During this evaluation period, NBSC originated a \$500 thousand line of credit to a business development corporation. The proceeds will be used to fund a loan pool. The business development corporation is located in the Columbia MSA. The bank did not originate and/or purchase any qualified CD loans in the other full-scope AAs during this evaluation period. This had a neutral impact on the lending test rating.

Product Innovation and Flexibility

NBSC offers one product that is flexible in nature, Low-to-Moderate Program. This mortgage loan product is targeted to low- and moderate-income individuals within the AAs. The applicant's income must be less than 80% of the median income of the MSA or state. This product offers a 95% loan to value and total debt/income ratio of 45%. The borrower can finance the closing cost and prepaid items into their loan as long as the loan to value ratio is not exceeded. The bank's traditional loan product requires a debt/income ratio of 40% and a loan to value of 85%.

This product helps the bank to meet an identified need in the community, affordable housing. During this evaluation period, NBSC originated 80 loans totaling \$5.2 million under this program throughout its AAs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Charleston, Florence and Sumter MSAs is not inconsistent with the bank's overall High Satisfactory performance under the lending test. In the non-MSA AAs, the bank's performance is stronger than the bank's overall performance. The geographic and lending by borrower income distributions are stronger. Refer to Tables 1 through 13 in Appendix C for the facts and data that support these conclusions. The bank's performance in the limited-scope areas did not have a significant impact on the lending test conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test is rated "Low Satisfactory". Based on full-scope reviews, the bank's performance in the Columbia, Greenville/Spartanburg and Myrtle Beach MSAs is adequate.

Refer to Table 14 in Appendix C for the facts and data used to evaluate the bank's level of qualified investments.

Given the available CD opportunities and dollar amount of investments in the Columbia AA, the bank's performance is adequate. Refer to the Scope of the Evaluation section for additional information on the available CD opportunities in this AA. During this evaluation period, NBSC made \$51 thousand in grants or donations to qualified CD organizations. These investments are not considered innovative or complex in nature but are responsive to identified needs in the community.

Given the available CD opportunities and dollar amount of investments in the Greenville/Spartanburg AA, the bank's performance is adequate. Refer to the Scope of the Evaluation section for additional information on the available CD opportunities in this AA. NBSC made \$11 thousand in grants or donations to qualified CD organizations. These investments are not considered innovative or complex in nature but are responsive to identified needs in the community.

Given the available CD opportunities and dollar amount of investments in the Myrtle Beach AA, the bank's performance is adequate. Refer to the Scope of the Evaluation section for additional information on the available CD opportunities in this AA. NBSC made \$7 thousand in grants or donations to qualified CD organizations. These investments are not considered innovative or complex in nature but are responsive to identified needs in the community.

NBSC also purchased 9 statewide or regional securities that benefited a larger area that included the banks AAs. These bonds totaled \$8.8 million and were prorated to each AA based on their allocated Tier I capital. Approximately \$3.3 million, \$1.2 million and \$955 thousand was allocated to the full scope AAs, respectively. As a result of the bond allocations, the bank's total qualified investments represent approximately 4% of Tier I capital for each full scope area reviewed.

Of the 9 securities, 8 were secured by low- or moderate-income mortgage loans and 1 was secured by small business loans. Four of these securities were outstanding from a prior period and represent 46% of the total investment amount. These bond issues continue to have a positive impact on the AA as they provided job opportunities and affordable housing for low- and moderate-income individuals.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Florence, Sumter and non-MSA areas is not inconsistent with the bank's overall Low Satisfactory performance under the investment test. In the Charleston MSA, the bank's performance is weaker than the bank's overall performance. NBSC made \$1 thousand in grants and donations to this AA. Refer to Table 14 in Appendix C for the facts and data that support these conclusions. The bank's performance in the limited-scope areas did not have a significant impact on the investment test conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the Columbia MSA is good. The bank's performance in the Greenville/Spartanburg MSA is good. In the Myrtle Beach MSA, the bank's performance is adequate.

Retail Banking Services

Refer to Table 15 in Appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

In the full scope AAs, NBSC's delivery systems are reasonably accessible to geographies and individuals of different income levels throughout the full-scope AAs. In the Columbia MSA, the bank has no branches in low-income tracts. The percentage of branches in moderate-income tracts is near the percentage of the population located in these geographies.

In the Greenville/Spartanburg MSA, the bank's percentage of branches in low-income tracts exceeds the percentage of the population that resides in these geographies. The percentage of branches in moderate-income tracts is lower than the percentage of the population that resides in these geographies.

In the Myrtle Beach MSA, the bank has no branches in the low-income tract. In moderate-income tracts, the percentage of branches exceeds the percentage of the population that resides in these geographies.

NBSC's record of opening and closing branches did not have an adverse effect on the delivery of retail banking services to low- and moderate-income persons and geographies. During this evaluation period, NBSC did not close any branches. However, several branches were relocated to offices within the same area. In addition, NBSC acquired Carolina Southern Bank in the Spartanburg area. As a result of the acquisition, NBSC acquired 4 banking offices in the area. One office was located in a moderate-income tract and 3 were located in a middle-income tract. During this evaluation period, the bank also opened 7 de novo banking offices. Of this total, one office was located in the Columbia MSA (middle-income tract) and one was in the Greenville MSA (upper-income tract). The other branches were located in the limited scope areas.

In the full scope AAs, NBSC offers a range of banking products and services. Banking hours do not vary significantly from one location to another but are tailored to meet the needs of the market.

Community Development Services

The bank's level of community development services is good. This assessment is based on the opportunities in the AA and the type of organizations that benefit from the services provided. A summary of the type of community development services provided in each full-scope AA follows:

- Columbia MSA – Fifteen employees provide financial services to 14 CD organizations. The types of services provided include serving on the Board, fund raising committee, Vice Chairman, or as a member in organizations that provide affordable housing or community services for low- or moderate-income individuals.
- Greenville/Spartanburg MSA – Twelve employees provide financial services to 13 CD organizations. The types of services provided include serving on the Allocation committee, Board, and serving as a secretary, or as a member of organizations that provide affordable housing or community services to low- and moderate-income individuals or that revitalize or stabilize low- or moderate-income areas.
- Myrtle Beach MSA – Two employees provide financial services to two CD organizations. The types of services provided include serving on the Board for organizations to provide community services to low- and moderate-income individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Charleston, Florence, Non-MSA and Sumter AAs is not inconsistent with the bank's overall High Satisfactory performance under the Service Test. Refer to Table 15 in Appendix C for the facts and data that support these conclusions.

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 non-metropolitan 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 (excludes CD Loans): 01/01/2000 to 12/31/2001 Investment and Service Tests and CD Loans: 09/27/1999 to 01/13//2003	
Financial Institution	Products Reviewed	
The National Bank of South Carolina (NBSC) Sumter, SC	HMDA, Small loans to businesses, Small loans to farms and CD loans.	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Columbia MSA Greenville/Spartanburg Myrtle Beach MSA Charleston MSA Florence MSA Non-MSA Sumter MSA	Full-Scope Full-Scope Full-Scope Limited Scope Limited Scope Limited Scope Limited Scope	

Appendix B: Market Profiles for Full-Scope Areas

Table of Contents

Market Profiles for Areas Receiving Full-Scope Reviews

Columbia MSA	2
Greenville/Spartanburg MSA.....	4
Myrtle Beach MSA	6

Columbia MSA

Demographic Information for Full-Scope Area: Columbia MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	106	10.38	23.58	39.62	24.53	1.89
Population by Geography	453,331	5.66	22.65	45.28	26.25	0.16
Owner-Occupied Housing by Geography	107,051	1.57	19.05	47.32	32.05	0.00
Businesses by Geography	27,684	8.70	22.00	41.22	28.06	0.02
Farms by Geography	719	1.53	20.03	50.63	27.82	0.00
Family Distribution by Income Level	116,038	19.49	17.75	24.36	38.41	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	43,204	8.72	31.55	44.66	15.07	0.00
Median Family Income HUD Adjusted Median Family Income for 2002 Households Below the Poverty Level	= \$35,732 = \$56,400 = 11.82%	Median Housing Value Unemployment Rate		= 74,815 = 2.38%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 U.S. Census, and 2002 HUD updated MFI.

NBSC has 10 branches and 11 ATMs in this AA. The Columbia AA consists of the Columbia MSA which includes Lexington and Richland counties. The bank’s AA does not arbitrarily exclude any geographies, particularly low- or moderate-income and complies with the technical requirements of the regulation. The Columbia AA represents 36.82% of the bank’s total deposit base.

NBSC is ranked number 4 in the AA with a 9.8% deposit market share. The bank holding the number 1 ranking has a deposit market share of 31.29% and 32 banking offices. The other financial institutions ranked number 2 and 3 have a combined deposit market share of 33.55% with 42 banking offices. Competition in this AA is moderate. There are 16 financial institutions with banking offices in the area. Major competition is provided by large regional and multi-national institutions.

The Columbia MSA is located in a region in the center of the state known as the Midlands. The MSA is the home of Fort Jackson, one of the U.S. Army’s largest training facilities, 10 institutions of higher learning and several hospitals. The Bureau of Labor Statistics reported the November 2002 unemployment rate for the MSA was low at 3.5% compared to the state average of 5.8%.

Major employers in the area include Fort Jackson, the University of South Carolina, state government, and the hospitals. While government, military, and university forces influence the local economy, these influences provide mixed results. While they provide a stable economic climate that has fueled the growth of upper income housing development and the rebirth of some in-town neighborhoods, they have provided additional pressure on the supply of affordable housing. According to the May 2002 Multiple Listing Service, the average price of a home in this MSA was \$143,529.

Refer to the Scope of the Evaluation section of the Performance Evaluation for additional information on the identified credit needs and the community development lending, investment, and service opportunities in this AA.

Greenville/Spartanburg MSA

Demographic Information for Full-Scope Area: Greenville/Spartanburg MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	173	5.78	19.65	54.34	19.65	0.58
Population by Geography	692,163	2.46	16.30	57.63	23.59	0.01
Owner-Occupied Housing by Geography	181,976	0.99	13.46	60.76	24.79	0.00
Businesses by Geography	40,109	6.00	14.06	50.29	29.14	0.52
Farms by Geography	960	1.25	7.40	67.92	23.33	0.10
Family Distribution by Income Level	193,414	19.32	17.77	23.48	39.44	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	71,723	4.28	24.18	58.82	12.72	0.00
Median Family Income HUD Adjusted Median Family Income for 2002 Households Below the Poverty Level	= \$32,471 = \$53,200 =12.57%	Median Housing Value Unemployment Rate		= 60,493 = 2.53%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 U.S. Census, and 2002 HUD updated MFI.

NBSC has 12 branches and 10 ATMS in the Greenville/Spartanburg MSA. The AA consists of 3 of the 5 counties in the MSA (Anderson, Greenville, and Spartanburg). The AA does not include Cherokee and Pickens County. NBSC does not have a banking office in these two counties. The Greenville/Spartanburg MSA represents 13.95% of the bank’s total deposit base.

Competition in the AA is strong. There are 33 financial institutions with banking offices in the bank’s AA. Major competitors in the AA include a diverse mix of community, regional and multi-national banking companies. NBSC is ranked number 8 in the AA with a 2.44% deposit market share. The bank holding the number 1 ranking has a deposit market share of 19.25% and 37 banking offices. The other financial institutions ranked number 2 – 7 have a combined deposit market share of 57.81% with 164 banking offices.

The overall economy of the bank's assessment area is experiencing a healthy expansion. The Bureau of Labor Statistics reported the November 2002 unemployment rate was below the state average at 5.3% compared to the state average of 5.8%. Employment concentrations within the area include wholesale and retail trade, manufacturing and services. There has been steady employment growth in the assessment area in the past, primarily in construction, services, and trades. Manufacturing services and wholesale/retail trade are the largest employment sectors, each accounting for approximately one quarter of total employment in area. The largest employers in the assessment area include General Electric Company, Michelin North America, Lockheed Martin Aircraft, the Greenville School District, and the Greenville Hospital System.

Refer to the Scope of the Evaluation section of the Performance Evaluation for additional information on the identified credit needs and the community development lending, investment, and service opportunities in this AA.

Myrtle Beach MSA

Demographic Information for Full-Scope Area: Myrtle Beach MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	39	2.56	15.38	61.54	20.51	0.00
Population by Geography	144,053	2.28	14.58	69.29	13.85	0.00
Owner-Occupied Housing by Geography	38,305	1.59	13.69	69.31	15.41	0.00
Businesses by Geography	13,422	0.91	13.99	62.02	23.08	0.00
Farms by Geography	506	0.20	30.43	63.24	6.13	0.00
Family Distribution by Income Level	40,552	19.34	18.63	23.33	38.70	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	15,398	4.02	20.90	67.02	8.06	0.00
Median Family Income HUD Adjusted Median Family Income for 2002 Households Below the Poverty Level	= \$28,504 = \$47,100 =14.76%	Median Housing Value Unemployment Rate		= 87,598 = 2.47%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 U.S. Census, and 2002 HUD updated MFI.

NBSC has 4 banking offices and 4 ATMs in this AA. The Myrtle Beach MSA consists entirely of Horry County. The bank’s AA includes the entire MSA and complies with the technical requirements of the regulation.

Horry County is located in the extreme northeastern coastal area of South Carolina. Horry County is the largest county in the state in terms of land area. According to the American Demographics, Horry County is the second fastest growing county in the country both in terms of the percentage of population and job creation. Tourism is the top revenue producing industry in the county. However, these jobs tend to be seasonal, low paying and mostly devoid of benefits. The county seat is Conway. Conway is located about 12 miles from Myrtle Beach. This area is primarily rural and agricultural. There is only one major highway through this area.

Manufacturing, the local school system and county government anchor the local economy. The three largest employers are the Horry County School District (3,515 employees), AVX Corporation (2,223 employees) and the Horry County Government (1,340 employees). As of November 2002 the unemployment rate of Horry County was 5.3% versus the state average of 5.8%.

There are 18 financial institutions with banking offices in this area. NBSC is ranked number 8 with a 6.04% deposit market share. The number 1 ranked institution is Coastal Federal with 15 banking offices and a deposit market share of 15.39%. Other major competitors consist of branches of large multi-national banks and larger regional banks and small community banks.

Refer to the Scope of the Evaluation section of the Performance Evaluation for additional information on the identified credit needs and the community development lending, investment, and service opportunities in this AA.

Appendix C: Tables of Performance Data

Content of Standardized 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: purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area. Tables without data are not included in this PE.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. Refer to Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans
- Table 2. Geographic Distribution of Home Purchase Loans** - 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 market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 6. Geographic Distribution of Small Loans to Businesses** - 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. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - 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. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - 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 market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - 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. Market share information is presented based on the most recent aggregate market data available.

Table 12. Borrower Distribution of Small Loans to Farms - 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. Market share information is presented based on the most recent aggregate market data available.

Table 13. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments.

Table 14. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Table 1. Lending Volume

LENDING VOLUME												
Geography: SOUTH CAROLINA												
Evaluation Period: January 1, 2000 TO December 31, 2001												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA *	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans **		Total Reported Loans		% of Rated Area Deposits in MA/AA ***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Columbia MSA	14.44	123	12,508	1,153	169,038	5	92	1	500	1,282	182,138	36.82
Greenville/Spartanburg	21.60	119	9,229	1,797	185,704	1	25	0	0	1,917	194,958	13.95
Myrtle Beach MSA	16.73	213	12,285	1,055	67,467	217	4,472	0	0	1,485	84,224	10.71
Limited Review:												
Charleston MSA	9.84	85	6,978	780	113,471	5	116	3	130	873	120,695	15.46
Florence MSA	2.02	14	1,451	163	19,160	1	8	1	214	179	20,833	1.87
Non-MSA	22.70	278	18,663	1,477	68,504	260	12,017	0	0	2,015	99,184	10.17
Sumter MSA	12.67	245	11,194	826	63,117	53	3,204	1	350	1,125	77,865	11.02

* Loan Data as of January 1, 2000 to January 31, 2001 refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is September 27, 1999 to January 13, 2003.

*** Deposit Data as of June 30, 2002. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: SOUTH CAROLINA				Evaluation Period: January 1, 2000 TO December 31, 2001					Market Share (%) by Geography				
MA/Assessment Area:	Total Home Purchase Loans		Low -Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp
	#	% of Total [*]	% Owner Occ Units ^{**}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans					
Full Review:															
Columbia MSA	47	15.11	1.57	0.00	19.05	8.51	47.32	51.06	32.05	40.43	0.13	0.00	0.00	0.15	0.14
Greenville/Spartanburg	33	10.61	0.99	3.03	13.46	33.33	60.76	45.45	24.79	18.18	0.11	0.65	0.48	0.10	0.04
Myrtle Beach MSA	71	22.83	1.59	0.00	13.69	30.99	69.31	60.56	15.41	8.45	0.38	0.00	2.49	0.26	0.16
Limited Review:															
Charleston MSA	36	11.58	1.69	2.78	14.89	11.11	53.25	41.67	30.16	44.44	0.09	0.00	0.35	0.08	0.07
Florence MSA	4	1.29	7.17	0.00	5.91	0.00	37.82	25.00	49.09	75.00	0.16	0.00	0.00	0.19	0.16
Non-MSA	72	23.15	0.00	0.00	13.66	37.50	43.21	47.22	43.13	15.28	0.43	0.00	2.98	1.09	0.03
Sumter MSA	48	15.43	0.00	0.00	26.00	18.75	44.07	50.00	29.93	31.25	1.36	0.00	1.64	1.45	1.19

^{*} Based on 2001 Peer Mortgage Data: Southeast Region 2.

^{**} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: SOUTH CAROLINA					Evaluation Period: January 1, 2000 TO December 31, 2001					Market Share (%) by Geography				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Columbia MSA	13	6.44	1.57	7.69	19.05	15.38	47.32	30.77	32.05	46.15	0.86	0.00	0.76	0.57	1.23	
Greenville/Spartanburg	15	7.43	0.99	0.00	13.46	13.33	60.76	66.67	24.79	20.00	0.84	0.00	0.51	1.09	0.48	
Myrtle Beach MSA	45	22.28	1.59	0.00	13.69	55.56	69.31	37.78	15.41	6.67	5.70	0.00	20.41	2.48	5.00	
Limited Review:																
Charleston MSA	23	11.39	1.69	4.35	14.89	8.70	53.25	65.22	30.16	21.74	0.87	5.88	0.45	1.09	0.49	
Florence MSA	0	0.00	7.17	0.00	5.91	0.00	37.82	0.00	49.09	0.00	0.00	0.00	0.00	0.00	0.00	
Non-MSA	57	28.22	0.00	0.00	13.66	56.14	43.21	42.11	43.13	1.75	10.36	0.00	44.19	11.82	0.00	
Sumter MSA	49	24.36	0.00	0.00	26.00	32.65	44.07	46.94	29.93	20.41	16.67	0.00	25.00	18.29	8.00	

* Based on 2001 Peer Mortgage Data: Southeast Region2.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															Geography: SOUTH CAROLINA															Evaluation Period: January 1, 2000 TO December 31, 2001														
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography																																	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp																											
Full Review:																																												
Columbia MSA	63	11.27	1.57	0.00	19.05	17.46	47.32	44.44	32.05	38.10	0.20	0.00	0.40	0.20	0.16																													
Greenville/Spartanburg	70	12.52	0.99	1.43	13.46	18.57	60.76	61.43	24.79	18.57	0.19	0.00	0.39	0.24	0.08																													
Myrtle Beach MSA	95	16.99	1.59	0.00	13.69	49.47	69.31	35.79	15.41	14.74	0.73	0.00	5.49	0.36	0.34																													
Limited Review:																																												
Charleston MSA	26	4.65	1.69	0.00	14.89	11.54	53.25	65.38	30.16	23.08	0.08	0.00	0.13	0.12	0.02																													
Florence MSA	10	1.79	7.17	0.00	5.91	0.00	37.82	30.00	49.09	70.00	0.23	0.00	0.00	0.31	0.21																													
Non-MSA	149	26.65	0.00	0.00	13.66	48.32	43.21	39.60	43.13	12.08	1.02	0.00	12.23	1.54	0.21																													
Sumter MSA	146	26.12	0.00	0.00	26.00	21.23	44.07	50.68	29.93	28.08	3.91	0.00	5.25	4.74	2.41																													

* Based on 2001 Peer Mortgage Data: Southeast Region2.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography : SOUTH CAROLINA						Evaluation Period: January 1, 2000 TO December 31, 2001							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Columbia MSA	0	0.00	12.02	0.00	15.53	0.00	56.80	0.00	15.66	0.00	0.00	0.00	0.00	0.00	0.00
Greenville/Spartanburg	1	20.00	5.49	0.00	14.40	0.00	43.48	0.00	36.57	100.00	0.00	0.00	0.00	0.00	0.00
Myrtle Beach MSA	2	40.00	0.57	0.00	2.85	0.00	57.33	0.00	39.25	100.00	5.26	0.00	0.00	0.00	16.67
Limited Review:															
Charleston MSA	0	0.00	8.55	0.00	13.03	0.00	45.46	0.00	32.96	0.00	0.00	0.00	0.00	0.00	0.00
Florence MSA	0	0.00	7.55	0.00	7.79	0.00	40.99	0.00	43.67	0.00	0.00	0.00	0.00	0.00	0.00
Non-MSA	0	0.00	0.00	0.00	2.58	0.00	5.55	0.00	91.87	0.00	0.00	0.00	0.00	0.00	0.00
Sumter MSA	2	40.00	0.00	0.00	37.36	50.00	30.95	0.00	31.69	50.00	33.33	0.00	0.00	0.00	50.00

* Based on 2001 Peer Mortgage Data: Southeast Region2.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: SOUTH CAROLINA		Evaluation Period: January 1, 2000 TO December 31, 2001				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography										
	#	% of Total**	% of Businesses**	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Columbia MSA	1,153	15.90	8.70	11.80	22.00	22.72	41.22	31.48	28.06	34.00	4.74	10.61	5.55	3.73	5.52						
Greenville/Spartanburg	1,797	24.78	6.00	5.09	14.06	10.79	50.29	50.56	29.14	33.56	6.71	6.40	6.52	7.47	7.15						
Myrtle Beach MSA	1,055	14.55	0.91	0.28	13.99	45.78	62.02	35.17	23.08	18.77	5.99	1.59	23.51	3.37	5.45						
Limited Review:																					
Charleston MSA	780	10.76	3.91	1.80	16.69	15.34	45.71	35.70	33.34	47.16	3.51	2.33	4.18	2.80	5.02						
Florence MSA	163	2.25	8.50	2.45	2.63	1.23	45.04	28.22	43.83	68.10	3.18	1.64	1.93	2.90	5.12						
Non-MSA	1,477	20.37	0.00	0.00	8.20	32.43	32.39	45.29	59.41	22.27	9.90	0.00	39.68	12.22	4.88						
Sumter MSA	826	11.39	0.00	0.00	36.84	32.57	32.56	37.29	30.60	30.15	24.58	0.00	31.50	24.76	22.78						

* Based on 2001 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: SOUTH CAROLINA															
Evaluation Period: January 1, 2000 TO December 31, 2001															
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Columbia MSA	5	0.92	1.53	0.00	20.03	0.00	50.63	0.00	27.82	100.00	2.22	0.00	0.00	0.00	25.00
Greenville/Spartanburg	1	0.18	1.25	0.00	7.40	0.00	67.92	0.00	23.33	100.00	2.94	0.00	0.00	0.00	11.11
Myrtle Beach MSA	217	40.04	0.20	0.00	30.43	76.50	63.24	22.58	6.13	0.92	43.18	0.00	72.65	19.31	50.00
Limited Review:															
Charleston MSA	5	0.92	1.05	0.00	18.54	0.00	50.97	0.00	29.45	100.00	8.33	0.00	0.00	0.00	42.86
Florence MSA	1	0.18	2.52	0.00	0.84	0.00	42.02	100.00	54.62	0.00	5.68	0.00	9.09	0.00	0.00
Non-MSA	260	47.97	0.00	0.00	22.42	63.85	38.24	34.62	39.34	1.54	65.08	0.00	78.65	58.82	21.43
Sumter MSA	53	9.78	0.00	0.00	13.40	7.55	66.51	86.79	20.10	5.66	44.44	0.00	16.67	45.71	75.00

* Based on 2001 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: SOUTH CAROLINA						Evaluation Period: January 1, 2000 TO December 31, 2001						
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families ***	% BANK Loans ****	% Families* **	% BANK Loans*** *	% Families* **	% BANK Loans*** *	% Families***	% BANK Loans*** *	Overall	Low	Mod	Mid	Upp
Full Review:															
Columbia MSA	47	15.11	19.49	20.00	17.75	15.56	24.36	17.78	38.41	46.67	0.15	0.27	0.04	0.08	0.25
Greenville/Spartanburg	33	10.61	19.32	0.00	17.77	16.57	23.48	12.50	39.44	70.83	0.10	0.00	0.03	0.05	0.22
Myrtle Beach MSA	71	22.83	19.34	12.70	18.63	28.57	23.33	19.05	38.70	39.68	0.39	0.76	0.37	0.44	0.34
Limited Review:															
Charleston MSA	36	11.58	20.12	3.03	17.54	39.39	23.03	9.09	39.30	48.48	0.09	0.12	0.15	0.00	0.10
Florence MSA	4	1.29	20.02	0.00	14.11	0.00	17.90	0.00	47.97	100.00	0.20	0.00	0.00	0.00	0.47
Non-MSA	72	23.15	19.01	8.70	13.44	11.59	19.56	17.39	47.99	62.32	0.52	2.11	0.65	0.15	0.51
Sumter MSA	48	15.43	21.38	2.22	17.88	6.67	21.13	15.56	39.60	75.56	1.47	1.00	0.39	1.07	2.33

* Based on 2001 Peer Mortgage Data: Southeast Region 2.

** As a percentage of loans with borrower income information available. No information was available for 9.32% of loans originated and purchased by NBSC.

*** Percentage of Families is based on the 1990 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography : SOUTH CAROLINA						Evaluation Period : January 1, 2000 TO December 31, 2001							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families**	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families* **	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Columbia MSA	13	6.44	19.49	38.46	17.75	23.08	24.36	30.77	38.41	7.69	0.89	2.38	1.36	1.05	0.27
Greenville/Spartanburg	15	7.43	19.32	6.67	17.77	13.33	23.48	33.33	39.44	46.67	0.86	0.42	0.56	1.09	1.08
Myrtle Beach MSA	45	22.28	19.34	21.43	18.63	28.57	23.33	30.95	38.70	19.05	5.23	2.86	6.90	7.06	3.67
Limited Review:															
Charleston MSA	23	11.39	20.12	0.00	17.54	36.36	23.03	40.91	39.30	22.73	0.89	0.00	1.18	1.75	0.50
Florence MSA	0	0.00	20.02	0.00	14.11	0.00	17.90	0.00	47.97	0.00	0.00	0.00	0.00	0.00	0.00
Non-MSA	57	28.22	19.01	8.93	13.44	26.79	19.56	35.71	47.99	28.57	10.62	11.54	16.67	20.75	5.03
Sumter MSA	49	24.26	21.38	16.67	17.88	20.83	21.13	22.92	39.60	39.58	16.67	21.43	16.67	16.22	16.05

* Based on 2001 Peer Mortgage Data: Southeast Region 2.

** As a percentage of loans with borrower income information available. No information was available for 2.97% of loans originated and purchased by NBSC.

*** Percentage of Families is based on the 1990 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: SOUTH CAROLINA		Evaluation Period: January 1, 2000 TO December 31, 2001											
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families**	% BANK Loans****	% Families** *	% BANK Loans****	% Families***	% BANK Loans****	% Families** *	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Columbia MSA	63	11.27	19.49	3.64	17.75	20.00	24.36	21.82	38.41	54.55	0.23	0.00	0.22	0.19	0.29
Greenville/Spartanburg	70	12.52	19.32	10.71	17.77	10.71	23.48	16.07	39.44	62.50	0.20	0.28	0.12	0.11	0.28
Myrtle Beach MSA	95	16.99	19.34	13.79	18.63	14.94	23.33	24.14	38.70	47.13	0.86	2.13	1.00	0.65	0.79
Limited Review:															
Charleston MSA	26	4.65	20.12	11.54	17.54	26.92	23.03	23.08	39.30	38.46	0.09	0.27	0.13	0.11	0.06
Florence MSA	10	1.79	20.02	10.00	14.11	0.00	17.90	10.00	47.97	80.00	0.29	0.00	0.00	0.00	0.57
Non-MSA	149	26.65	19.01	11.19	13.44	14.69	19.56	24.48	47.99	49.65	1.26	4.08	2.14	1.84	0.93
Sumter MSA	146	26.12	21.38	7.35	17.88	25.74	21.13	19.12	39.60	47.79	4.98	5.80	5.81	3.53	5.29

* Based on 2001 Peer Mortgage Data: Southeast Region 2.

** As a percentage of loans with borrower income information available. No information was available for 8.23% of loans originated and purchased by NBSC.

*** Percentage of Families is based on the 1990 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES									
Geography : SOUTH CAROLINA					Evaluation Period: January 1, 2000 TO December 31, 2001				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full Review:									
Columbia MSA	1,153	15.90	81.16	38.33	66.70	15.52	17.78	4.74	3.24
Greenville/Spartanburg	1,797	24.78	81.10	66.78	75.18	14.02	10.80	6.71	9.41
Myrtle Beach MSA	1,055	14.55	81.40	86.45	86.16	7.39	6.45	5.99	8.34
Limited Review:									
Charleston MSA	780	10.76	80.41	54.10	65.13	18.08	16.79	3.51	4.07
Florence MSA	163	2.25	82.42	81.60	68.10	19.02	12.88	3.18	4.57
Non-MSA	1,477	20.37	80.52	85.71	91.06	5.48	3.45	9.90	15.53
Sumter MSA	826	11.39	82.01	54.00	80.15	13.44	6.42	24.58	27.87

* Based on 2001 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2002).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 15.75% of small loans to businesses originated and purchased by the NBSC.

Table12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography : SOUTH CAROLINA			Evaluation Period: January 1, 2000 TO December 31, 2001				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full Review:									
Columbia MSA	5	0.92	93.32	100.00	100.00	0.00	0.00	2.22	3.08
Greenville/Spartanburg	1	0.18	92.50	100.00	100.00	0.00	0.00	2.94	3.33
Myrtle Beach MSA	217	40.04	95.06	98.62	96.77	2.30	0.92	43.18	43.19
Limited Review:									
Charleston MSA	5	0.92	91.33	100.00	100.00	0.00	0.00	8.33	10.71
Florence MSA	1	0.18	96.64	100.00	100.00	0.00	0.00	5.68	6.25
Non-MSA	260	47.97	89.01	87.69	85.77	11.15	3.08	65.08	67.27
Sumter MSA	53	9.78	91.87	86.79	83.02	9.43	7.55	44.44	50.00

* Based on 2001 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2002).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.92% of small loans to farms originated and purchased by NBSC.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		Geography: SOUTH CAROLINA				Evaluation Period: September 27, 1999 TO January 13, 2003			
MA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Columbia MSA	0	0	18	51	18	51	0.56		
Greenville/Spartanburg	0	0	9	11	9	11	0.12	1	8
Myrtle Beach MSA	0	0	10	7	10	7	0.08		
Limited Review:									
Charleston MSA	0	0	3	1	3	1	0.01		
Florence MSA	0	0	26	14	26	14	0.16		
Non-MSA	0	0	16	6	16	6	0.07		
Sumter MSA	0	0	13	17	13	17	0.19		
State-wide/Regional	4	4,090	5	4,761	9	8,851	98.81		

* '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.

Table 14. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: SOUTH CAROLINA Evaluation Period: September 27, 1999 TO January 13, 2003																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Columbia MSA	36.82	10	20.83	0.00	20.00	40.00	40.00	1	0			+1		5.66	22.65	45.28	26.25
Greenville/Spartanburg	13.95	12	25.00	8.00	8.00	42.00	33.00	5	0		+1	+3	+1	2.46	16.30	57.63	23.59
Myrtle Beach MSA	10.71	4	8.33	0.00	25.00	25.00	50.00	0	0					2.28	14.58	69.29	13.85
Limited Review:																	
Charleston MSA	15.46	10	20.83	0.00	20.00	40.00	40.00	2	0		+1	+1		4.08	17.88	50.35	26.43
Florence MSA	1.87	2	4.18	0.00	0.00	100.00	0.00	1	0			+1		12.56	7.92	37.89	41.64
Non-MSA	10.17	6	12.50	0.00	16.67	33.33	50.00	2	0			+2		0.00	15.65	44.16	40.19
Sumter MSA	11.02	4	8.33	0.00	0.00	25.00	75.00	0	0					0.00	41.45	35.36	23.20