



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

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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 Banks - Green
440 South LaSalle Street 2700
Chicago, IL 60605**

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	6
SCOPE OF THE EVALUATION.....	7
FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	8
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS.....	9
LENDING TEST.....	9
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** with respect to the Lending, Investment, and Service Tests:

Performance Levels	The National Bank of South Carolina 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 assessment area (AA).
- Overall, NBSC's geographic distribution of loans is good. The distribution of loans by income level of the borrower is excellent.
- 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 community development (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.

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 householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

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

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do 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 applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include additional data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

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

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

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

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every 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 metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an

employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

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

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

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

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

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

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

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

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

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) 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.

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 \$4 billion intrastate financial institution headquartered in Sumter, SC. NBSC serves 26 communities with 46 branches and 53 ATMs. The bank's primary service areas include the Columbia, Charleston-North Charleston, and Myrtle Beach-Conway-North Myrtle Beach MSAs. The bank also has operations in the Anderson, Charlotte-Gastonia-Concord, Florence, Greenville, Spartanburg, and Sumter MSAs and the non-metropolitan counties of Beaufort, Clarendon, Georgetown, and Lee.

NBSC is a subsidiary of Synovus Financial Corp. (SFC). SFC is a \$30 billion diversified financial services company headquartered in Columbus, GA. SFC operates 40 banks in Alabama, Florida, Georgia, South Carolina, and Tennessee. NBSC is the only Synovus bank affiliate in South Carolina. In addition to banking, SFC offers financial management, insurance, mortgage, leasing, and electronic payment services through its subsidiaries.

As of June 30, 2006, NBSC had total assets of \$3.9 billion. The major categories of the bank's \$3.3 billion loan portfolio were as follows: 52 percent commercial and industrial, including non-farm non-residential real estate; 29 percent construction; 16 percent 1-4 family; 2 percent consumer and 1 percent other. Agricultural loans represent less than 1 percent of total loans. The percent of the bank's total assets represented by net loans is 78 percent. NBSC's Tier One Risk Based Capital to Risk Weighted Assets equals 9.03 percent and Tier One Leverage Capital equals 8.51 percent.

NBSC has four subsidiaries, Synovus Insurance Services of SC (insurance sales); NBSC Holdings, Inc.; and NBSCIM (both of which are investment companies); and Summerton Inn, Inc. (houses other operating real estate). The activities of the subsidiaries have no CRA impact and are not included in this Performance Evaluation (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 areas. The bank's rating at its preceding CRA examination, dated January 13, 2003, 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, as well as, small loans to businesses and farms.

With the exception of CD loans, the evaluation period for the Lending Test is January 1, 2002 through December 31, 2005. Tables of Performance Data represent loans originated during the period January 1, 2004 through December 31, 2005. Loans originated during 2002 and 2003 were reviewed for comparative purposes but are not represented in the PE in table format. For CD loans, the Investment Test and the Services Test evaluation period is January 14, 2003, through October 2, 2006.

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, 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, two of which are primary markets. The Charleston and Spartanburg MSAs, and the non-MSA areas of Clarendon and Lee received limited scope reviews. The Clarendon and Lee AAs are similar in demographics and were combined for analysis purposes.

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.

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. We considered the bank's performance in lending to farms only in the Myrtle Beach AA where the volume of originations was large enough to conduct a meaningful analysis. In terms of individual HMDA products, home improvement loans received the least weight. This

weighting is reflective of the bank's business strategy and lending performance during the evaluation period.

Other

We conducted two community contacts and reviewed three contacts conducted by the OCC in the last two years. Two of the organizations contacted support development and maintenance of affordable housing. Three of the organizations promote economic development and revitalization of distressed areas. Identified CD needs included borrower education on predatory lending practices and budgeting, financing for affordable housing, and volunteer support for local CD agencies. These organizations were complimentary of local bank involvement.

The opportunities to make CD loans in the bank's AAs are limited. Local economies are generally strong and growing. The bank made several loans with community development purposes, but reported them appropriately as loans to businesses.

Fair Lending or Other Illegal Credit Practices Review

We found no evidence of illegal discrimination or other illegal credit practices.

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 good. Performance in the Greenville AA is adequate. Performance in the Myrtle Beach MSA is excellent.

Lending Activity

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

We considered that a significant portion of the bank's mortgage lending is conducted through an affiliate, Synovus Mortgage Corp. (SMC). Aggregate 2004 HMDA market data indicates SMC originated twice as many loans as NBSC in the same assessment areas. The affiliate loans are not considered in this evaluation. SMC ranked 71st, and NBSC ranked 100th out of 969 HMDA reporters in all assessment areas combined.

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

In the Columbia MSA, NBSC's lending levels reflect good responsiveness to meeting the credit needs of the AA. As of June 30, 2005 NBSC ranked third in deposits in the Columbia MSA with a 13.7 percent market share. There are 20 financial institutions with banking offices throughout the AA. Based on 2005 aggregate market data, NBSC ranked sixth out of 56 CRA reporters in the Columbia MSA in making small loans to businesses with a 6.68 percent market share. Based on 2004 HMDA aggregate data, NBSC had a market share of 0.12 percent and ranked 125th of 509 HMDA reporters in the Columbia MSA in the overall volume of HMDA lending. In terms of HMDA products, NBSC ranked 100th of 402 HMDA lenders that reported originations of home purchase loans (0.12 percent), number 85 of 121 in home improvement loans (0.06 percent) and number 113 of 403 in refinance loans (0.12 percent).

In the Greenville MSA, NBSC's lending levels reflect good responsiveness to meeting the credit needs of the AA. In the Greenville MSA, the bank ranked sixteenth with a deposit market share of 2.84 percent. There are 24 financial institutions with banking offices throughout the AA. The bank ranked twelfth out of 64 CRA reporters in making small loans to businesses with a 2.61 percent market share. The bank ranked 121st of 431 HMDA reporters in overall HMDA lending with a 0.07 percent market share. NBSC ranked 121st of 347 lenders that originated home purchase loans (0.10 percent), number 60 of 110 in home improvement loans (0.17 percent) and number 198 of 356 in refinance loans (0.04 percent).

In the Myrtle Beach MSA, NBSC's lending levels reflect good responsiveness to meeting the credit needs of the AA. The bank ranked seventh with a deposit market share of 6.85 percent. There are 19 financial institutions with banking offices throughout the AA. The bank ranked sixth out of 52 CRA reporters in making small loans to businesses with a 5.2 percent market share. In the Myrtle Beach MSA, the bank ranked 91st out of 599 HMDA reporters in HMDA lending with a 0.17 percent market share. NBSC ranked 107th of 504 in home purchase loans (0.09 percent), twenty-third of 101 in home improvement loans (0.88 percent) and eightieth of 374 in refinance loans (0.24 percent).

NBSC's lending levels in small loans to farms were excellent. The bank ranked second in the Myrtle Beach MSA in making these loans with a market share of 19.31 percent. In this AA, there are 12 lenders making small loans to farms. We did not analyze small loans to farms for the Columbia and Greenville AAs. The volume of small loans to farms made in these AAs was insignificant and an analysis would not be meaningful. NBSC only made six 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 excellent. The distribution of small loans to farms is excellent.

Multi-family loans were not reviewed during this evaluation period. The bank originated and 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:

- There are 9 low-income tracts containing only 1,647 owner-occupied units in the Columbia MSA. This represents 1.1 percent of the owner-occupied units in the MSA.
- There are 5 low-income tracts containing only 1,653 owner-occupied units in the Greenville MSA. This represents 1.6 percent of the owner-occupied units in the MSA.
- There are no low-income tracts in the Myrtle Beach MSA.

The high number of lenders in these AAs and the low number of owner-occupied units in low-income tracts are factors that 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 excellent.

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

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

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

In the Myrtle Beach MSA, the geographic distribution of *home purchase loans* is excellent. There are no low-income tracts in the AA. 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 excellent.

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

In the Greenville MSA, the overall geographic distribution of *home improvement loans* is excellent. The bank made no loans in low-income tracts during this evaluation period. The percent of home improvement 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 2004, the year for which market share comparisons are made. The bank's market share in moderate-income tracts exceeds its overall market share.

In the Myrtle Beach MSA, the overall geographic distribution of *home improvement loans* is excellent. 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 excellent.

In the Columbia MSA, the overall geographic distribution of *refinance loans* is excellent. The bank's percent of refinance loans in low-income tracts exceeds the percent of owner-occupied units in low-income tracts. 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 low-income tracts exceeds its overall market share. The bank's market share in moderate-income tracts is near its overall market share.

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

In the Myrtle Beach MSA, the overall geographic distribution of *refinance loans* is excellent. 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 and 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 good. The percent of loans in low-income tracts is well below the percentage of businesses located in these tracts. The bank's percent of loans in moderate-income tracts is near the percentage of businesses located in moderate-income tracts. The bank's market share in low-income tracts is significantly below its overall market share. The bank's market share in moderate-income tracts exceeds its overall market share.

In the Greenville MSA, the bank's geographic distribution of small loans to businesses is poor. The percent of loans in low-income tracts is significantly below the percentage of businesses located in these tracts. The bank's percent of loans in moderate-income tracts is well below the percentage of businesses located in moderate-income tracts. The bank's market share in low-income tracts is significantly below the bank's overall market share. The bank's market share in moderate-income tracts is below its overall market share.

In the Myrtle Beach MSA, the bank's geographic distribution of small loans to businesses is excellent. 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 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 and 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'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, 95 percent of NBSC's loan originations are within their AAs. By loan product, 95 percent of HMDA loans, 95 percent of small loans to businesses and 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 excellent. The distribution of small loans to businesses is excellent. The distribution of HMDA loans is good. The distribution of small loans to farms is good.

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 2000 Census data, approximately 45 percent of the low-income families in the Columbia MSA, 43 percent in the Greenville MSA, and 46 percent 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 good.

The distribution of home purchase loans is good.

In the Columbia MSA, the overall distribution of *home purchase loans* is excellent. The bank's percent of home purchase loans to low- and moderate-income borrowers exceeds the percent of low- and 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.

In the Greenville 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 well below the percent of moderate-income families that live in the AA. The bank made no loans to low- or moderate-income families in 2004.

In the Myrtle Beach MSA, the overall distribution of *home purchase loans* is excellent. The bank's percent of home purchase loans to low-income borrowers is significantly below 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 exceeds its overall market share.

Overall, the distribution of home improvement loans is good.

In the Columbia MSA, the overall distribution of *home improvement loans* is excellent. The bank's percent of home improvement loans to low- and moderate-income borrowers is near the percent of low- and 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 made no home improvement loans to moderate-income families in 2004.

In the Greenville MSA, the overall distribution of *home improvement loans* is poor. The bank made no loans to low- or moderate-income families during the primary evaluation period. The bank made two of seven loans to low- and moderate-income borrowers in 2002.

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

Overall, the distribution of refinance loans is good.

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 below 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's market share of loans to low-income borrower is well below their overall market share. The market share to moderate-income borrowers is near its overall market share.

In the Greenville MSA, the overall distribution of *refinance loans* is poor. The bank made no loans to low- or moderate-income families during the primary evaluation period. The bank made 13 of 61 loans to low- and moderate-income borrower in 2002.

In the Myrtle Beach MSA, the overall distribution of *refinance loans* is excellent. The bank's percent of refinance loans to low-income borrowers is near 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's market share to low- and 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 and 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 good. The 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 majority of the bank's loans to small businesses are for amounts of \$100,000 or less.

In the Greenville MSA, NBSC's distribution of small loans to businesses is good. The 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 is near its overall market share of small loans to all businesses. A majority of the bank's loans to small businesses are for amounts of \$100,000 or less.

In the Myrtle Beach MSA, NBSC's distribution of small loans to businesses is excellent. The 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 majority of the bank's loans to small businesses are for amounts of \$100,000 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 and purchase of small loans to businesses.

The distribution of small loans to farms is good.

In the Myrtle Beach MSA, NBSC's distribution of small loans to farms is good. The percentage of small loans to small farms (farms with annual revenues \$1 million or less) is near the percentage of small farms in the AA. The bank's market share of small loans to small farms is below 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 \$100,000 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, however, does not separately list CD loans.

During this evaluation period, NBSC originated no community development loans. This had a neutral impact on the lending test rating.

Product Innovation and Flexibility

NBSC offers one product that is flexible in nature, the 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 percent of the median income of the MSA or state. This product is offered with a 95 percent loan to value and total debt to income ratio of 45 percent. The borrower can finance the closing costs and prepaid items into their loan as long as the loan to value ratio requirement is not exceeded. The bank's traditional loan

product requires a debt to income ratio of 40 percent and a loan to value of 85 percent.

This product helps the bank to meet an identified need, affordable housing, in the community. During this evaluation period, NBSC originated 35 loans totaling \$3.4 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, Clarendon-Lee, and Spartanburg AAs is not inconsistent with the bank's overall High Satisfactory performance under the lending test. 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

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

The bank's performance under the investment test is rated "Low Satisfactory". Based on full-scope reviews, the bank's performance in the Greenville AA is excellent. The bank's performance in the Columbia and Myrtle Beach AAs needs to improve. The level of state-wide investments that included the bank's AAs had a positive impact on the overall rating.

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 poor. 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 8 grants or donations totaling \$36,000 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 AA, the bank's performance is excellent. Refer to the Scope of the Evaluation section for additional information on the available CD opportunities in this AA. NBSC made 6 investments or donations totaling \$794,000 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 poor. Refer to the Scope of the Evaluation section for additional information on the available CD opportunities in this AA. NBSC made 2 grants or donations totaling \$3,000 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 five statewide or regional securities totaling \$14.2 million that benefited a larger area that included the banks AAs. All securities were collateralized by low- or moderate-income mortgage loans. Only one of these securities was outstanding from a prior period and represents 1.4 percent of the total investment amount. These bond issues continue to have a positive impact on the AA as they provided affordable housing for low- and moderate-income individuals.

The bank's total qualified investments represent approximately 5 percent of Tier One Capital.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Charleston AA is stronger than the bank's overall Low Satisfactory performance under the investment test. The bank's performance in the Clarendon-Lee and Spartanburg AAs is not inconsistent with their performance in the full-scope areas. NBSC made nine investments, including grants and donations, totaling \$1.8 million to limited-scope AAs. 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 had a positive impact on the investment test conclusion.

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 and Greenville AAs is good. The bank's performance in the Myrtle Beach AA 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 exceeds the percentage of the population located in these geographies.

In the Greenville MSA, the bank has no branches in low- or moderate-income tracts. Three of five branches are located within close proximity of moderate-income tracts.

There are no low-income tracts In the Myrtle Beach MSA. 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 opened one office in an upper-income geography in the Charlotte-

Gastonia-Concord MSA. The bank relocated one branch from a middle-income geography to a moderate-income geography in Charleston, and one branch from an upper-income geography to another upper-income geography in Columbia. NBSC closed one branch in a middle-income geography in the Greenville MSA and two branches, one each in middle- and upper-income geographies, in the Spartanburg MSA.

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 – Many employees provide financial services to ten CD organizations. The types of services provided include serving on the Board or fund raising committee, as Treasurer or Vice Chairman; or as a member in organizations that provide affordable housing or community services for low- or moderate-income individuals.
- Greenville MSA – Several employees provide financial services to three CD organizations. The types of services provided include serving on the Loan Review committee, Board, and as Financial Educators; 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 – Four employees provide financial services to four CD organizations. The types of services provided include serving on the Board, and providing financial education for organizations that 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, Clarendon-Lee, and Spartanburg 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): 1/1/2002 – 12/31/2005 Investment and Service Tests and CD Loans: 1/13/2003 – 10/2/2006	
Financial Institution	Products Reviewed	
National Bank of South Carolina Columbia, SC	Residential mortgage loans Loans to businesses and farms Community development loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Columbia SC, MSA 17900	Full-scope	Counties of Kershaw, Lexington, and Richland
Greenville SC, MSA 24860	Full-scope	Greenville County
Myrtle Beach SC, MSA34820	Full-scope	Entire MSA
Anderson SC, MSA 11340	Not reviewed	Entire MSA
Beaufort SC, Non-MSA	Not reviewed	Beaufort County
Charleston SC, MSA 16700	Limited-scope	Entire MSA
Clarendon SC, Non-MSA	Limited-scope (combined with Lee)	Clarendon County
Florence SC, MSA 22500	Not reviewed	Florence County
Georgetown SC, Non-MSA	Not reviewed	Georgetown County
Lee SC, Non-MSA	Limited-scope (combined with Clarendon)	Lee County
Spartanburg SC, MSA 43900	Limited-scope	Entire MSA
Sumter SC, MSA 44940	Not reviewed	Entire MSA

Appendix B: Market Profiles for Full-Scope Areas

Columbia, SC

Demographic Information for Full Scope Area: NBSC Columbia SC 17900						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	132	6.82	28.03	37.12	26.52	1.52
Population by Geography	589,338	3.52	25.35	39.09	31.15	0.88
Owner-Occupied Housing by Geography	154,587	1.07	21.22	41.12	36.59	0.00
Business by Geography	34,639	5.65	24.39	34.06	31.22	4.68
Farms by Geography	902	1.00	24.50	44.68	28.94	0.89
Family Distribution by Income Level	152,095	19.67	17.41	22.12	40.79	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	56,402	5.54	35.29	41.53	17.64	0.00
Median Family Income HUD Adjusted Median Family Income for 2006 Households Below Poverty Level		49,202 58,900 12%	Median Housing Value Unemployment Rate (2000 US Census)		98,852 2.79%	

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

Source: 2000 US Census and 2006 HUD updated MFI

NBSC has 11 branches and 12 ATMs in this AA. The Columbia AA consists of a portion of the Columbia MSA that includes Kershaw, Lexington, and Richland counties. The bank's AA does not arbitrarily exclude any geography, particularly low- or moderate-income, and complies with the technical requirements of the CRA regulation. The Columbia AA represents 46.5 percent of the bank's total deposit base.

NBSC is ranked fourth in the AA with a 12.2 percent deposit market share. The bank ranked first in deposit market share has 30 banking offices and 23.7 percent of total area deposits. The financial institutions ranked second and third have a combined deposit market share of 34.53 percent with 46 banking offices. Competition in this AA is moderate. There are 24 financial institutions with banking offices in the area. Major competitors include large regional and national institutions.

The overall economy for this MSA is in an expansionary mode despite weakening of some industries and job cuts. The Columbia MSA is located in a central region 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 August 2006 unemployment rate for the MSA was 5.9 percent and below the state average of 6.5 percent.

The top five employers in the area include Fort Jackson, Palmetto Health, Bank of America, and Bell South. It is noteworthy to mention that the University of South Carolina's presence in the AA generates an estimated 20,340 direct and indirect jobs. State government is also a major employer in the city of Columbia as the state's capital.

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, SC

Demographic Information for Full Scope Area: NBSC Greenville 24860						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	90	5.56	26.67	42.22	25.56	0.00
Population by Geography	379,616	2.85	19.55	46.05	31.55	0.00
Owner-Occupied Housing by Geography	101,971	1.62	16.25	47.22	34.91	0.00
Business by Geography	23,978	4.97	15.99	46.90	32.15	0.00
Farms by Geography	517	1.93	11.99	59.19	26.89	0.00
Family Distribution by Income Level	102,676	18.64	17.31	20.74	43.31	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	36,917	5.08	30.49	47.30	17.13	0.00
Median Family Income		47,387	Median Housing Value		108,078	
HUD Adjusted Median Family Income for 2006		56,500	Unemployment Rate (2000 US Census)		2.42%	
Households Below Poverty Level		11%				

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census and 2006 HUD updated MFI

NBSC has four branches and four ATMS in the Greenville MSA. Greenville County became a separate MSA with the 2000 census. Previously, Greenville was part of an MSA that also included the counties of Anderson, Spartanburg, Cherokee, and Pickens. The bank’s AA does not arbitrarily exclude any geography, particularly low- or moderate-income, and complies with the technical requirements of the CRA regulation. The Greenville MSA represents 2.9 percent of the bank’s total deposit base.

Bank competition in the AA is strong. There are 31 financial institutions with offices in the bank’s AA. Major competitors in the AA include a diverse mix of community, regional, and national banking companies. NBSC ranks number 17 in the AA with a 1.1 percent deposit market share. The bank holding the number 1 ranking has a deposit market share of 18.84 percent and 21 banking offices.

The overall economy of this MSA is experiencing slow growth as the economy loses jobs from the manufacturing sector. The Bureau of Labor Statistics reported the August 2006 unemployment rate for the MSA at 5.8 percent, which is below the state unemployment rate of 6.5 percent. Employment concentrations within the area include wholesale/retail trade, manufacturing, government, and services. The five largest employers in the assessment area include Greenville Hospital System, Clemson University, General Electric Company, Saint Francis Health System, and Bob Jones University.

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, SC

Demographic Information for Full Scope Area: NBSC Myrtle Beach 34820						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	43	0.00	16.28	62.79	20.93	0.00
Population by Geography	196,629	0.00	12.74	70.33	16.93	0.00
Owner-Occupied Housing by Geography	59,699	0.00	9.72	72.14	18.13	0.00
Business by Geography	15,433	0.00	19.23	55.47	25.30	0.00
Farms by Geography	536	0.00	18.47	70.90	10.63	0.00
Family Distribution by Income Level	54,777	18.14	19.53	22.91	39.42	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	20,635	0.00	16.77	71.57	11.66	0.00
Median Family Income		42,690	Median Housing Value		107,405	
HUD Adjusted Median Family Income for 2006		51,300	Unemployment Rate (2000 US Census)		2.39%	
Households Below Poverty Level		11%				

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2006 HUD updated MFI

NBSC has four banking offices and six ATMs in this AA. The Myrtle Beach AA is equal to the Myrtle Beach MSA and consists entirely of Horry County. The bank's AA includes the entire MSA and does not arbitrarily exclude any geography, particularly low- or moderate-income areas. Furthermore, the AA complies with the technical requirements of the CRA regulation. The Myrtle Beach MSA represents 11.07 percent of the bank's total deposit base.

There are 21 financial institutions with banking offices in this area. NBSC is ranked sixth with a 7.75 percent deposit market share. The institution ranked first is Coastal Federal with 14 banking offices and a deposit market share of 15.74 percent. Other major competitors consist of branches of large multi-national banks and larger regional banks, as well as small community banks.

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. 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 approximately 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 5 largest employers are the Horry County School District, Burroughs and Chapin Company, Wal-Mart, AVX Corporation, and the Horry County Government. As of August 2006, the Bureau of Labor Statistics reports the unemployment rate of Horry County as 4.4 percent versus the state average of 6.5 percent.

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: (1) 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; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Tables without data are not included in this PE. [Note: Do not renumber the tables.]

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. When such loans exist, insert a line item with the appropriate caption in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column with the appropriate caption, such as: “Statewide/Regional,” “Statewide/Regional with potential benefit to one or more AAs” or “Out of Assessment Area.” “Out of Assessment Area” is used ONLY if the bank has otherwise adequately met the CD lending needs of its assessment area.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- 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. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table 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 within each geography. For borrower distribution, the table 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 of households by income level in each MA/assessment area.

Table 14. 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. When such investments exist, insert a line item in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column with the appropriate caption, such as: "Statewide/Regional," "Statewide/Regional with potential benefit to one or more AAs" or "Out of Assessment Area." "Out of the Assessment Area" is used ONLY if the bank has otherwise adequately met the qualified investment needs of its assessment area.

Table 15. 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, 2004 TO DECEMBER 31, 2005								
MA/Assessment Area (2006):	% 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:												
NBSC Columbia SC 17900	23.07	130	13,414	2,307	275,709	6	382	0	0	2,443	289,505	46.46
NBSC Greenville 24860	7.23	43	5,225	632	101,178	0	0	0	0	675	106,403	2.84
NBSC Myrtle Beach 34820	15.72	103	10,942	1,253	121,396	111	3,470	0	0	1,467	135,808	11.07
Limited Review:												
NBSC Anderson SC 11340	11.67	70	3,649	1,018	65,188	1	1	0	0	1,089	68,837	0.68
NBSC Beaufort-Georgetown	2.29	13	3,767	200	34,561	1	50	0	0	214	38,378	3.99
NBSC Charleston SC 16700	10.54	29	6,966	953	166,336	2	54	0	0	984	173,356	16.68
NBSC Clarendon-Lee	7.44	143	4,686	460	15,065	91	5,032	0	0	694	24,783	3.35
NBSC Florence SC 22500	2.78	17	2,995	252	21,150	3	173	0	0	272	24,318	1.42
NBSC Spartanburg 43900	9.73	176	15,545	731	88,400	1	9	0	0	908	103,954	5.77
NBSC Sumter 44940	9.53	143	7,849	717	70,280	29	2,403	0	0	889	80,532	7.74

* Loan Data as of December 31, 2005. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 14, 2003 to October 02, 2006.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: SOUTH CAROLINA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					Market Share (%) by Geography				
MA/Assessment Area:	Total Home Purchase 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:																
NBSC Columbia SC 17900	64	17.58	1.07	3.13	21.22	40.63	41.12	48.44	36.59	7.81	0.16	1.14	0.44	0.21	0.02	
NBSC Greenville 24860	22	6.04	1.62	4.55	16.25	54.55	47.22	31.82	34.91	9.09	0.13	0.52	0.77	0.09	0.02	
NBSC Myrtle Beach 34820	32	8.79	0.00	0.00	9.72	12.50	72.14	59.38	18.13	28.13	0.11	0.00	0.12	0.10	0.15	
Limited Review:																
NBSC Anderson SC 11340	44	12.09	0.00	0.00	13.81	27.27	68.46	65.91	17.73	6.82	0.71	0.00	1.94	0.75	0.20	
NBSC Beaufort-Georgetown	5	1.37	0.00	0.00	0.00	0.00	1.70	0.00	98.30	100.00	0.04	0.00	0.00	0.00	0.04	
NBSC Charleston SC 16700	14	3.85	2.42	0.00	16.78	7.14	49.56	64.29	31.24	28.57	0.02	0.00	0.00	0.05	0.00	
NBSC Clarendon-Lee	47	12.91	0.00	0.00	18.22	17.02	81.78	82.98	0.00	0.00	4.84	0.00	3.37	5.06	0.00	
NBSC Florence SC 22500	4	1.10	2.59	0.00	8.50	0.00	51.17	50.00	37.74	50.00	0.05	0.00	0.00	0.00	0.09	
NBSC Spartanburg 43900	67	18.41	1.89	8.96	12.54	19.40	69.00	58.21	16.57	13.43	0.63	5.88	0.97	0.60	0.21	
NBSC Sumter 44940	65	17.86	0.00	0.00	25.98	46.15	42.80	32.31	31.22	21.54	1.64	0.00	3.62	1.24	1.25	

¹ Based on 2004 Peer Mortgage Data (Eastern)

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.

³ Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

⁴ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: SOUTH CAROLINA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					Market Share (%) by Geography				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% Owner Occ.***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
NBSC Columbia SC 17900	6	6.06	1.07	0.00	21.22	50.00	41.12	16.67	36.59	33.33	0.16	0.00	0.75	0.00	0.00	
NBSC Greenville 24860	3	3.03	1.62	0.00	16.25	66.67	47.22	33.33	34.91	0.00	0.26	0.00	1.52	0.00	0.00	
NBSC Myrtle Beach 34820	16	16.16	0.00	0.00	9.72	31.25	72.14	68.75	18.13	0.00	2.09	0.00	3.77	2.41	0.00	
Limited Review:																
NBSC Anderson SC 11340	3	3.03	0.00	0.00	13.81	0.00	68.46	66.67	17.73	33.33	0.56	0.00	0.00	0.41	1.47	
NBSC Beaufort-Georgetown	1	1.01	0.00	0.00	0.00	0.00	1.70	0.00	98.30	100.00	0.66	0.00	0.00	0.00	0.67	
NBSC Charleston SC 16700	6	6.06	2.42	0.00	16.78	0.00	49.56	83.33	31.24	16.67	0.30	0.00	0.00	0.45	0.22	
NBSC Clarendon-Lee	28	28.28	0.00	0.00	18.22	10.71	81.78	89.29	0.00	0.00	13.68	0.00	8.33	14.29	0.00	
NBSC Florence SC 22500	1	1.01	2.59	0.00	8.50	0.00	51.17	0.00	37.74	100.00	0.65	0.00	0.00	0.00	1.56	
NBSC Spartanburg 43900	9	9.09	1.89	11.11	12.54	33.33	69.00	44.44	16.57	11.11	1.04	8.33	2.86	0.76	0.00	
NBSC Sumter 44940	26	26.26	0.00	0.00	25.98	26.92	42.80	46.15	31.22	26.92	9.13	0.00	9.62	9.71	8.14	

* Based on 2004 Peer Mortgage Data (Eastern)

** 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 units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE Geography: SOUTH CAROLINA Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005															
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	Overall	Low	Mod	Mid	Upp
Full Review:															
NBSC Columbia SC 17900	59	14.86	1.07	5.08	21.22	18.64	41.12	55.93	36.59	20.34	0.24	1.29	0.21	0.41	0.08
NBSC Greenville 24860	17	4.28	1.62	17.65	16.25	29.41	47.22	47.06	34.91	5.88	0.07	1.42	0.16	0.07	0.00
NBSC Myrtle Beach 34820	54	13.60	0.00	0.00	9.72	37.04	72.14	57.41	18.13	5.56	0.44	0.00	2.55	0.33	0.13
Limited Review:															
NBSC Anderson SC 11340	23	5.79	0.00	0.00	13.81	17.39	68.46	78.26	17.73	4.35	0.30	0.00	1.10	0.26	0.10
NBSC Beaufort-Georgetown	7	1.76	0.00	0.00	0.00	0.00	1.70	0.00	98.30	100.00	0.07	0.00	0.00	0.00	0.07
NBSC Charleston SC 16700	8	2.02	2.42	0.00	16.78	12.50	49.56	37.50	31.24	50.00	0.03	0.00	0.05	0.04	0.03
NBSC Clarendon-Lee	68	17.13	0.00	0.00	18.22	23.53	81.78	76.47	0.00	0.00	7.41	0.00	13.16	6.59	0.00
NBSC Florence SC 22500	12	3.02	2.59	0.00	8.50	8.33	51.17	33.33	37.74	58.33	0.54	0.00	0.90	0.13	0.90
NBSC Spartanburg 43900	98	24.69	1.89	9.18	12.54	26.53	69.00	46.94	16.57	17.35	0.84	2.56	2.06	0.63	0.66
NBSC Sumter 44940	51	12.85	0.00	0.00	25.98	17.65	42.80	45.10	31.22	37.25	2.09	0.00	2.06	2.56	1.69

* Based on 2004 Peer Mortgage Data (Eastern)

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY Geography: SOUTH CAROLINA Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005															
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:															
NBSC Columbia SC 17900	1	14.29	9.57	0.00	27.54	100.00	40.00	0.00	22.89	0.00	2.13	0.00	6.25	0.00	0.00
NBSC Greenville 24860	1	14.29	3.55	0.00	19.20	100.00	48.15	0.00	29.11	0.00	0.00	0.00	0.00	0.00	0.00
NBSC Myrtle Beach 34820	1	14.29	0.00	0.00	6.30	0.00	46.59	0.00	47.11	100.00	2.04	0.00	0.00	0.00	5.88
Limited Review:															
NBSC Anderson SC 11340	0	0.00	0.00	0.00	13.95	0.00	63.05	0.00	23.00	0.00	0.00	0.00	0.00	0.00	0.00
NBSC Beaufort-Georgetown	0	0.00	0.00	0.00	0.00	0.00	6.36	0.00	93.64	0.00	0.00	0.00	0.00	0.00	0.00
NBSC Charleston SC 16700	1	14.29	8.85	100.00	16.36	0.00	46.36	0.00	28.43	0.00	2.00	12.50	0.00	0.00	0.00
NBSC Clarendon-Lee	0	0.00	0.00	0.00	43.76	0.00	56.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
NBSC Florence SC 22500	0	0.00	4.89	0.00	12.28	0.00	35.14	0.00	47.69	0.00	0.00	0.00	0.00	0.00	0.00
NBSC Spartanburg 43900	2	28.57	8.26	0.00	33.42	0.00	34.42	0.00	23.89	100.00	14.29	0.00	0.00	0.00	40.00
NBSC Sumter 44940	1	14.29	0.00	0.00	51.20	0.00	13.10	0.00	35.71	100.00	50.00	0.00	0.00	0.00	100.00

* Based on 2004 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: SOUTH CAROLINA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					Market Share (%) by Geography				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
Full Review:																
NBSC Columbia SC 17900	2,307	27.07	5.21	3.25	24.10	22.41	34.36	34.37	31.91	33.68	6.68	0.00	7.15	7.71	7.30	
NBSC Greenville 24860	632	7.42	4.89	1.74	15.66	9.34	46.78	46.04	32.67	42.88	2.61	1.00	1.93	2.79	3.00	
NBSC Myrtle Beach 34820	1,253	14.70	0.00	0.00	18.51	22.43	57.01	56.82	24.48	20.75	5.20	0.00	9.29	4.70	4.94	
Limited Review:																
NBSC Anderson SC 11340	1,018	11.94	0.00	0.00	16.24	11.39	63.43	63.26	17.85	21.22	11.51	0.00	10.04	12.45	10.47	
NBSC Beaufort-Georgetown	200	2.35	0.00	0.00	0.00	0.00	7.43	14.00	92.57	86.00	1.59	0.00	0.27	1.37	1.86	
NBSC Charleston SC 16700	953	11.18	5.96	1.26	18.65	9.23	43.44	40.61	31.94	48.90	3.11	0.92	2.35	2.92	4.18	
NBSC Clarendon-Lee	460	5.40	0.00	0.00	20.96	40.65	79.04	59.35	0.00	0.00	16.45	0.00	50.44	0.23	0.00	
NBSC Florence SC 22500	252	2.95	4.64	3.17	17.60	13.49	42.36	30.95	35.39	52.38	3.15	6.12	2.72	1.94	5.53	
NBSC Spartanburg 43900	731	8.58	7.21	4.38	15.83	12.31	56.24	47.33	20.72	35.98	5.49	4.96	4.60	4.73	8.89	
NBSC Sumter 44940	717	8.41	0.00	0.00	37.32	16.18	33.11	42.12	29.56	41.70	20.30	0.00	12.50	21.98	25.52	

* Based on 2005 Peer Small Business Data -- US and PR

** 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 (2005).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS eography: SOUTH CAROLINA Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005															
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:															
NBSC Columbia SC 17900	6	2.45	1.32	0.00	22.04	0.00	45.61	66.67	29.93	33.33	0.00	0.00	0.00	0.00	0.00
NBSC Greenville 24860	0	0.00	1.52	0.00	11.98	0.00	59.32	0.00	27.19	0.00	0.00	0.00	0.00	0.00	0.00
NBSC Myrtle Beach 34820	111	45.31	0.00	0.00	16.52	59.46	72.78	40.54	10.71	0.00	19.31	0.00	48.84	11.92	0.00
Limited Review:															
NBSC Anderson SC 11340	1	0.41	0.00	0.00	11.58	0.00	68.77	0.00	19.30	100.00	0.00	0.00	0.00	0.00	0.00
NBSC Beaufort-Georgetown	1	0.41	0.00	0.00	0.00	0.00	11.05	0.00	88.95	100.00	0.00	0.00	0.00	0.00	0.00
NBSC Charleston SC 16700	2	0.82	1.68	0.00	20.46	0.00	46.69	0.00	31.17	100.00	0.00	0.00	0.00	0.00	0.00
NBSC Clarendon-Lee	91	37.14	0.00	0.00	12.76	17.58	87.24	82.42	0.00	0.00	11.76	0.00	60.00	0.00	0.00
NBSC Florence SC 22500	3	1.22	1.64	0.00	4.10	0.00	49.18	66.67	45.08	33.33	1.43	0.00	0.00	2.04	0.00
NBSC Spartanburg 43900	1	0.41	0.51	0.00	8.67	0.00	71.43	0.00	19.39	100.00	0.00	0.00	0.00	0.00	0.00
NBSC Sumter 44940	29	11.83	0.00	0.00	23.04	3.45	58.12	89.66	18.85	6.90	24.24	0.00	0.00	34.78	0.00

* Based on 2005 Peer Small Business Data -- US and PR

** 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 (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															
Geography: SOUTH CAROLINA															
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005															
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 ¹	% BANK Loans**	% Families**	% BANK Loans****	% Families*	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
NBSC Columbia SC 17900	64	17.58	19.67	21.43	17.41	21.43	22.12	19.64	40.79	37.50	0.18	0.33	0.16	0.16	0.17
NBSC Greenville 24860	22	6.04	18.64	0.00	17.31	11.11	20.74	0.00	43.31	88.89	0.06	0.00	0.00	0.00	0.15
NBSC Myrtle Beach 34820	32	8.79	18.14	8.33	19.53	25.00	22.91	20.83	39.42	45.83	0.10	0.36	0.18	0.09	0.07
Limited Review:															
NBSC Anderson SC 11340	44	12.09	19.55	0.00	17.96	12.50	22.67	31.25	39.82	56.25	0.36	0.00	0.13	0.12	0.75
NBSC Beaufort-Georgetown	5	1.37	8.37	0.00	10.45	0.00	14.65	0.00	66.52	100.00	0.03	0.00	0.00	0.00	0.04
NBSC Charleston SC 16700	14	3.85	21.35	20.00	17.45	20.00	21.13	0.00	40.08	60.00	0.02	0.17	0.02	0.00	0.02
NBSC Clarendon-Lee	47	12.91	28.19	15.56	17.88	17.78	20.32	20.00	33.61	46.67	6.57	9.86	4.03	6.59	6.97
NBSC Florence SC 22500	4	1.10	19.40	0.00	14.61	0.00	19.71	0.00	46.28	100.00	0.06	0.00	0.00	0.00	0.12
NBSC Spartanburg 43900	67	18.41	20.05	3.23	18.24	12.90	22.52	19.35	39.19	64.52	0.37	0.00	0.21	0.30	0.71
NBSC Sumter 44940	65	17.86	21.04	21.95	17.91	31.71	21.47	9.76	39.59	36.59	1.35	0.93	2.24	0.53	1.55

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 34.1% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 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.

¹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: SOUTH CAROLINA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					Market Share				
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 ²	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
NBSC Columbia SC 17900	6	6.06	19.67	16.67	17.41	16.67	22.12	0.00	40.79	66.67	0.18	0.67	0.00	0.00	0.25	
NBSC Greenville 24860	3	3.03	18.64	0.00	17.31	0.00	20.74	100.00	43.31	0.00	0.15	0.00	0.00	0.56	0.00	
NBSC Myrtle Beach 34820	16	16.16	18.14	31.25	19.53	37.50	22.91	12.50	39.42	18.75	2.24	5.88	3.85	0.90	1.23	
Limited Review:																
NBSC Anderson SC 11340	3	3.03	19.55	0.00	17.96	0.00	22.67	0.00	39.82	100.00	0.63	0.00	0.00	0.00	1.82	
NBSC Beaufort-Georgetown	1	1.01	8.37	0.00	10.45	0.00	14.65	100.00	66.52	0.00	0.69	0.00	0.00	3.33	0.00	
NBSC Charleston SC 16700	6	6.06	21.35	16.67	17.45	16.67	21.13	50.00	40.08	16.67	0.32	0.55	0.28	0.72	0.00	
NBSC Clarendon-Lee	28	28.28	28.19	29.63	17.88	18.52	20.32	29.63	33.61	22.22	13.39	18.52	5.41	23.81	11.11	
NBSC Florence SC 22500	1	1.01	19.40	0.00	14.61	0.00	19.71	100.00	46.28	0.00	0.75	0.00	0.00	3.03	0.00	
NBSC Spartanburg 43900	9	9.09	20.05	57.14	18.24	14.29	22.52	0.00	39.19	28.57	0.77	1.94	0.87	0.00	0.58	
NBSC Sumter 44940	26	26.26	21.04	11.54	17.91	23.08	21.47	30.77	39.59	34.62	10.09	10.00	8.33	16.33	7.92	

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 5.1% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 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.

² Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															Geography: SOUTH CAROLINA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
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 ³	% BANK Loans****	% Families***	% BANK Loans****	% Families* **	% BANK Loans** **	Overall	Low	Mod	Mid	Upp									
Full Review:																								
NBSC Columbia SC 17900	59	14.86	19.67	8.89	17.41	20.00	22.12	13.33	40.79	57.78	0.26	0.16	0.25	0.15	0.38									
NBSC Greenville 24860	17	4.28	18.64	0.00	17.31	0.00	20.74	0.00	43.31	100.00	0.02	0.00	0.00	0.00	0.06									
NBSC Myrtle Beach 34820	54	13.60	18.14	17.39	19.53	21.74	22.91	13.04	39.42	47.83	0.48	1.40	0.62	0.23	0.43									
Limited Review:																								
NBSC Anderson SC 11340	23	5.79	19.55	0.00	17.96	13.33	22.67	6.67	39.82	80.00	0.27	0.00	0.14	0.00	0.58									
NBSC Beaufort-Georgetown	7	1.76	8.37	0.00	10.45	0.00	14.65	0.00	66.52	100.00	0.06	0.00	0.00	0.00	0.08									
NBSC Charleston SC 16700	8	2.02	21.35	0.00	17.45	25.00	21.13	12.50	40.08	62.50	0.04	0.00	0.08	0.03	0.05									
NBSC Clarendon-Lee	68	17.13	28.19	22.06	17.88	19.12	20.32	23.53	33.61	35.29	8.62	15.00	8.04	6.94	8.25									
NBSC Florence SC 22500	12	3.02	19.40	0.00	14.61	0.00	19.71	12.50	46.28	87.50	0.53	0.00	0.00	0.00	1.04									
NBSC Spartanburg 43900	98	24.69	20.05	6.15	18.24	16.92	22.52	21.54	39.19	55.38	0.66	0.73	0.62	0.47	0.80									
NBSC Sumter 44940	51	12.85	21.04	15.22	17.91	10.87	21.47	23.91	39.59	50.00	2.61	5.94	1.52	2.19	2.78									

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 21.9% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

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

³ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Geography: SOUTH CAROLINA Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005									
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:									
NBSC Columbia SC 17900	2,307	27.07	63.26	57.39	71.17	15.39	13.44	6.68	10.10
NBSC Greenville 24860	632	7.42	62.26	62.66	60.44	19.62	19.94	2.61	3.76
NBSC Myrtle Beach 34820	1,253	14.70	62.33	68.87	76.94	11.33	11.73	5.20	4.91
Limited Review:									
NBSC Anderson SC 11340	1,018	11.94	62.91	84.09	84.68	12.28	3.05	11.51	18.48
NBSC Beaufort-Georgetown	200	2.35	68.13	58.00	61.50	16.50	22.00	1.59	2.07
NBSC Charleston SC 16700	953	11.18	64.00	52.26	59.71	19.41	20.88	3.11	4.27
NBSC Clarendon-Lee	460	5.40	62.99	88.91	93.26	5.43	1.30	16.45	27.35
NBSC Florence SC 22500	252	2.95	61.78	62.66	84.13	8.73	7.14	3.15	4.72
NBSC Spartanburg 43900	731	8.58	62.99	57.05	69.77	17.78	12.45	5.49	6.05
NBSC Sumter 44940	717	8.41	61.96	41.70	74.48	15.48	10.04	20.30	19.38

^ Based on 2005 Peer Small Business Data -- US and PR

... 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 - 2005).

**** 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 18.60% of small loans to businesses originated and purchased by the bank.

Table12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: SOUTH CAROLINA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
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 \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
NBSC Columbia SC 17900	6	2.45	89.04	66.67	83.33	16.67	0.00	0.00	0.00
NBSC Greenville 24860	0	0.00	88.21	0.00	0.00	0.00	0.00	0.00	0.00
NBSC Myrtle Beach 34820	111	45.31	91.11	89.19	93.69	4.50	1.80	19.31	14.75
Limited Review:									
NBSC Anderson SC 11340	1	0.41	92.63	100.00	100.00	0.00	0.00	0.00	0.00
NBSC Beaufort-Georgetown	1	0.41	79.01	0.00	100.00	0.00	0.00	0.00	0.00
NBSC Charleston SC 16700	2	0.82	89.29	50.00	100.00	0.00	0.00	0.00	0.00
NBSC Clarendon-Lee	91	37.14	90.82	80.22	82.42	13.19	4.40	11.76	14.63
NBSC Florence SC 22500	3	1.22	92.62	100.00	100.00	0.00	0.00	1.43	1.52
NBSC Spartanburg 43900	1	0.41	90.56	100.00	100.00	0.00	0.00	0.00	0.00
NBSC Sumter 44940	29	11.83	87.43	58.62	79.31	13.79	6.90	24.24	4.76

¹ Based on 2005 Peer Small Business Data -- US and PR

^{***} 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 - 2005).

^{*****} 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 9.47% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: SOUTH CAROLINA									
Evaluation Period: JANUARY 14, 2003 – OCTOBER 2, 2006									
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:									
NBSC Columbia SC 17900	0	0	7	36	7	36	0.20	0	0
NBSC Greenville 24860	0	0	6	794	6	794	4.65	0	0
NBSC Myrtle Beach 34820	0	0	2	3	2	3	<0.01	0	0
Limited Review:									
NBSC Anderson SC 11340	0	0	0	0	0	0	0.00	0	0
NBSC Beaufort-Georgetown	0	0	0	0	0	0	0.00	0	0
NBSC Charleston SC 16700	0	0	6	1,757	6	1,757	10.28	0	0
NBSC Clarendon-Lee	0	0	1	<1	1	<1	<0.01	0	0
NBSC Florence SC 22500	0	0	1	12	1	12	<0.01	0	0
NBSC Spartanburg 43900	0	0	0	0	0	0	0.00	0	0
NBSC Sumter 44940	0	0	0	0	0	0	0.00	0	0
Broader State-wide Area	1	244	7	14,232	8	14,476	84.73	0	0

* 'Prior Period Investments' means investments made in a previous 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 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	Geography: SOUTH CAROLINA				Evaluation Period: 1/14/03 TO 10/2/06			
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:																								
NBSC Columbia SC 17900	46.46	11	23.91	0.00	0.00	0.00	0.00	0	0	0	0	0	0	0	3.52	25.35	39.09	31.15						
NBSC Greenville 24860	2.84	4	8.70	0.00	0.00	50.00	50.00	0	1	0	0	-1	0	2.85	19.55	46.05	31.55							
NBSC Myrtle Beach 34820	11.07	4	8.70	0.00	25.00	25.00	50.00	0	0	0	0	0	0	0.00	12.74	70.33	16.93							
Limited Review:																								
NBSC Anderson SC 11340	0.68	1	2.17	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	16.52	66.32	17.04							
NBSC Beaufort-Georgetown	3.99	3	6.52	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	0.00	4.27	95.73							
NBSC Charleston SC 16700	16.68	10	21.74	0.00	20.00	40.00	40.00	1	1	0	+1	-1	0	5.20	20.09	48.15	26.57							
NBSC Clarendon-Lee	3.35	2	4.34	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	19.85	75.21	0.00							
NBSC Florence SC 22500	1.42	2	4.34	0.00	50.00	50.00	0.00	0	0	0	0	0	0	4.55	12.27	49.10	34.08							
NBSC Spartanburg 43900	5.77	4	8.70	25.00	0.00	25.00	50.00	0	2	0	0	-1	-1	4.57	15.95	64.23	15.25							
NBSC Sumter 44940	7.74	4	8.70	0.00	0.00	25.00	75.00	0	0	0	0	0	0	0.00	30.25	43.10	26.66							
NBSC York Co/Charlotte 16740	0.00	1	2.17	0.00	0.00	0.00	100.00	1	0	0	0	0	+1	1.79	21.06	59.69	16.31							

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System				Geography: SOUTH CAROLINA				Evaluation Period: JANUARY 14, 2003 TO OCTOBER 2, 2006									
MA/Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
NBSC Columbia SC 17900 ⁴	46.46	11	23.91	0.00	27.27	9.09	45.45	14	25.00	0.00	28.57	14.29	28.57	3.52	25.35	39.09	31.15
NBSC Greenville 24860	2.84	4	8.70	0.00	0.00	50.00	50.00	4	7.14	0.00	0.00	50.00	50.00	2.85	19.55	46.05	31.55
NBSC Myrtle Beach 34820	11.07	4	8.70	0.00	25.00	25.00	50.00	6	10.71	0.00	0.00	67.67	33.33	0.00	12.74	70.33	16.93
Limited Review:																	
NBSC Anderson SC 11340	0.68	1	2.17	0.00	0.00	0.00	0.00	1	1.79	0.00	100.00	0.00	0.00	0.00	16.52	66.32	17.04
NBSC Beaufort-Georgetown	3.99	3	6.52	0.00	0.00	0.00	100.00	4	7.14	0.00	0.00	0.00	100.00	0.00	0.00	4.27	95.73
NBSC Charleston SC 16700	16.68	10	21.74	0.00	20.00	40.00	40.00	13	23.21	7.69	23.08	46.15	23.08	5.20	20.09	48.15	26.57
NBSC Clarendon-Lee	3.35	2	4.34	0.00	50.00	50.00	0.00	2	3.57	0.00	50.00	50.00	0.00	0.00	19.85	75.21	0.00
NBSC Florence SC 22500	1.42	2	4.34	0.00	50.00	50.00	0.00	2	3.57	0.00	50.00	50.00	0.00	4.55	12.27	49.10	34.08
NBSC Spartanburg 43900	5.77	4	8.70	25.00	0.00	25.00	50.00	4	7.14	25.00	0.00	25.00	50.00	4.57	15.95	64.23	15.25
NBSC Sumter 44940	7.74	4	8.70	0.00	0.00	25.00	75.00	5	8.93	0.00	20.00	20.00	60.00	0.00	30.25	43.10	26.66
NBSC York Co/Charlotte 16740	0.00	1	2.17	0.00	0.00	0.00	100.00	1	1.79	0.00	0.00	0.00	100.00	1.79	21.06	59.69	16.31

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⁴ Branch and ATM percentages by tract income level do not total to 100%. NBSC has 2 branches and 3 ATMs located in tracts with no income designation.