

CONGAREE BANCSHARES, INC.

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3465561	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$121	\$122	0.7%	
Loans	\$90	\$88	-2.2%	
Construction & development	\$11	\$9	-21.8%	
Closed-end 1-4 family residential	\$14	\$13	-9.3%	
Home equity	\$27	\$24	-10.7%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-45.6%	
Commercial & Industrial	\$9	\$9	-4.1%	
Commercial real estate	\$25	\$28	11.0%	
Unused commitments	\$11	\$10	-6.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$2	67.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$21	\$25	20.9%	
Cash & balances due	\$3	\$2	-10.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$110	\$110	-0.4%	
Deposits	\$107	\$103	-4.1%	
Total other borrowings	\$3	\$7	133.3%	
FHLB advances	\$3	\$7	133.3%	
Equity				
Equity capital at quarter end	\$11	\$12	11.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	9.8%	--	
Tier 1 risk based capital ratio	12.8%	14.2%	--	
Total risk based capital ratio	14.1%	15.4%	--	
Return on equity ¹	3.2%	4.6%	--	
Return on assets ¹	0.3%	0.5%	--	
Net interest margin ¹	3.7%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	109.5%	90.1%	--	
Loss provision to net charge-offs (qtr)	38.3%	67.6%	--	
Net charge-offs to average loans and leases ¹	2.0%	1.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	7.0%	9.3%	0.6%	0.7%
Closed-end 1-4 family residential	2.4%	3.1%	0.0%	0.3%
Home equity	0.1%	0.0%	0.1%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	9.6%	0.0%	0.0%
Commercial & Industrial	2.4%	2.5%	1.1%	0.2%
Commercial real estate	0.3%	0.2%	0.0%	0.8%
Total loans	1.6%	1.8%	0.5%	0.4%