

**FIRST RELIANCE BANCSHARES, INC.**

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 3070312	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$418	\$355	-15.2%	
Loans	\$269	\$244	-9.4%	
Construction & development	\$32	\$24	-24.4%	
Closed-end 1-4 family residential	\$45	\$42	-5.4%	
Home equity	\$23	\$21	-5.5%	
Credit card	\$0	\$0		
Other consumer	\$3	\$4	34.8%	
Commercial & Industrial	\$29	\$32	11.1%	
Commercial real estate	\$116	\$101	-12.7%	
Unused commitments	\$29	\$34	19.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$52	\$36	-30.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$13	60.5%	
Cash & balances due	\$39	\$19	-51.6%	
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		
<b>Liabilities</b>	\$371	\$316	-14.8%	
Deposits	\$353	\$286	-19.1%	
Total other borrowings	\$15	\$28	81.3%	
FHLB advances	\$11	\$23	109.1%	
<b>Equity</b>				
Equity capital at quarter end	\$47	\$38	-18.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.4%	10.7%	--	
Tier 1 risk based capital ratio	14.5%	13.3%	--	
Total risk based capital ratio	15.7%	14.4%	--	
Return on equity <sup>1</sup>	-6.5%	-49.0%	--	
Return on assets <sup>1</sup>	-0.7%	-5.6%	--	
Net interest margin <sup>1</sup>	3.6%	4.3%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	19.9%	33.0%	--	
Loss provision to net charge-offs (qtr)	85.1%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.7%	0.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Construction & development	9.0%	2.0%	0.2%	0.2%
Closed-end 1-4 family residential	5.2%	2.5%	0.2%	0.0%
Home equity	2.1%	2.8%	0.5%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.8%	2.0%	0.5%	0.1%
Commercial & Industrial	6.4%	4.3%	1.0%	0.0%
Commercial real estate	5.6%	1.1%	0.7%	0.0%
Total loans	7.8%	3.6%	0.5%	0.0%