

GREER BANCSHARES INCORPORATED

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3025648	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$360	\$358	-0.5%	
Loans	\$197	\$187	-4.8%	
<i>Construction & development</i>	\$36	\$33	-9.9%	
<i>Closed-end 1-4 family residential</i>	\$43	\$45	4.4%	
<i>Home equity</i>	\$18	\$17	-10.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$1	-13.0%	
<i>Commercial & Industrial</i>	\$20	\$18	-8.2%	
<i>Commercial real estate</i>	\$72	\$67	-5.7%	
Unused commitments	\$29	\$30	2.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$73	\$77	5.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$64	\$66	4.0%	
Cash & balances due	\$10	\$6	-42.8%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$326	\$321	-1.7%	
Deposits	\$262	\$254	-3.1%	
Total other borrowings	\$60	\$63	4.8%	
FHLB advances	\$45	\$48	6.4%	
Equity				
Equity capital at quarter end	\$34	\$37	10.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.1%	10.8%	--	
Tier 1 risk based capital ratio	13.9%	16.4%	--	
Total risk based capital ratio	15.1%	17.6%	--	
Return on equity ¹	10.3%	9.2%	--	
Return on assets ¹	1.0%	1.0%	--	
Net interest margin ¹	3.1%	3.2%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	112.6%	127.7%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.2%	-0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	1.3%	0.4%	0.4%	0.0%
<i>Closed-end 1-4 family residential</i>	3.1%	3.6%	0.1%	0.0%
<i>Home equity</i>	1.8%	0.5%	0.3%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.4%	0.1%
<i>Commercial & Industrial</i>	0.1%	0.1%	0.1%	0.0%
<i>Commercial real estate</i>	2.5%	1.0%	0.0%	0.0%
<i>Total loans</i>	2.0%	1.4%	0.1%	0.0%