

HCSB FINANCIAL CORPORATION

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 2805375	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$469	\$435	-7.3%	
Loans	\$302	\$256	-15.2%	
<i>Construction & development</i>	\$61	\$42	-30.9%	
<i>Closed-end 1-4 family residential</i>	\$71	\$65	-8.3%	
<i>Home equity</i>	\$18	\$15	-13.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$6	\$6	-8.9%	
<i>Commercial & Industrial</i>	\$33	\$25	-23.6%	
<i>Commercial real estate</i>	\$89	\$80	-10.6%	
Unused commitments	\$29	\$30	1.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$42	\$32	-22.8%	
Asset-backed securities	\$3	\$5	72.9%	
Other securities	\$33	\$58	75.2%	
Cash & balances due	\$47	\$28	-39.6%	
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	\$461	\$431	-6.5%	
Deposits	\$436	\$406	-6.8%	
Total other borrowings	\$23	\$23	0.1%	
FHLB advances	\$22	\$22	0.0%	
Equity				
Equity capital at quarter end	\$8	\$4	-55.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	1.6%	2.2%	--	
Tier 1 risk based capital ratio	2.2%	3.1%	--	
Total risk based capital ratio	3.5%	4.3%	--	
Return on equity ¹	-135.3%	75.4%	--	
Return on assets ¹	-2.6%	0.7%	--	
Net interest margin ¹	3.3%	3.5%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	62.7%	88.8%	--	
Loss provision to net charge-offs (qtr)	25.8%	390.8%	--	
Net charge-offs to average loans and leases ¹	13.1%	-0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	25.0%	10.0%	4.9%	0.0%
<i>Closed-end 1-4 family residential</i>	2.7%	2.6%	1.3%	0.8%
<i>Home equity</i>	0.0%	1.7%	5.5%	0.6%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	2.0%	0.7%	0.4%	0.5%
<i>Commercial & Industrial</i>	0.7%	1.7%	6.4%	0.4%
<i>Commercial real estate</i>	4.1%	4.7%	2.8%	0.4%
<i>Total loans</i>	7.5%	4.1%	3.3%	0.4%