

SOUTHCREST FINANCIAL GROUP, INC.

	CPP Disbursement Date 07/17/2009	RSSD (Holding Company) 2497202	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$54	\$54	0.7%	
Loans	\$20	\$18	-9.9%	
Construction & development	\$2	\$2	24.3%	
Closed-end 1-4 family residential	\$5	\$4	-4.9%	
Home equity	\$0	\$0	6.1%	
Credit card	\$0	\$0		
Other consumer	\$2	\$1	-12.3%	
Commercial & Industrial	\$2	\$2	-3.0%	
Commercial real estate	\$7	\$5	-18.0%	
Unused commitments	\$1	\$1	-21.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$4	-22.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$4	-10.9%	
Cash & balances due	\$19	\$23	21.3%	
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	\$48	\$48	1.0%	
Deposits	\$46	\$46	0.9%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$6	\$5	-2.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.2%	9.8%	--	
Tier 1 risk based capital ratio	18.9%	19.8%	--	
Total risk based capital ratio	19.6%	20.4%	--	
Return on equity ¹	-2.2%	-4.5%	--	
Return on assets ¹	-0.2%	-0.5%	--	
Net interest margin ¹	3.4%	2.8%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	54.0%	23.9%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	11.7%	7.1%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	6.1%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.2%	0.2%	0.4%	0.7%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	2.7%	0.0%	0.0%
Total loans	1.9%	3.9%	0.0%	0.2%