

CAROLINA TRUST BANK

	CPP Disbursement Date 02/06/2009	Cert 57026	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$160	\$269	67.8%	
Loans	\$145	\$220	51.4%	
<i>Construction & development</i>	\$41	\$46	13.5%	
<i>Closed-end 1-4 family residential</i>	\$22	\$46	105.4%	
<i>Home equity</i>	\$21	\$29	38.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$4	\$5	16.5%	
<i>Commercial & Industrial</i>	\$18	\$26	47.4%	
<i>Commercial real estate</i>	\$37	\$64	75.1%	
Unused commitments	\$33	\$28	-14.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$3	\$17	483.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$5	70.9%	
Cash & balances due	\$4	\$10	150.6%	
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	\$144	\$247	71.2%	
Deposits	\$126	\$226	78.8%	
Total other borrowings	\$16	\$18	12.2%	
FHLB advances	\$16	\$18	14.5%	
Equity				
Equity capital at quarter end	\$16	\$22	36.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	10.2%	8.5%	--	
Tier 1 risk based capital ratio	10.4%	9.4%	--	
Total risk based capital ratio	11.7%	10.6%	--	
Return on equity ¹	-16.5%	-24.4%	--	
Return on assets ¹	-1.7%	-2.3%	--	
Net interest margin ¹	3.0%	4.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	75.5%	41.1%	--	
Loss provision to net charge-offs (qtr)	1653.8%	2275.6%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	7.8%	11.6%	0.1%	0.1%
<i>Closed-end 1-4 family residential</i>	0.2%	1.7%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.4%	0.1%	0.1%
<i>Commercial & Industrial</i>	0.0%	0.1%	0.0%	0.2%
<i>Commercial real estate</i>	0.0%	2.6%	0.0%	0.0%
<i>Total loans</i>	2.2%	3.6%	0.0%	0.0%