

CONGAREE BANCSHARES, INC.

| | CPP Disbursement Date 01/09/2009 | RSSD (Holding Company) 3465561 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2008 \$ millions | 2009 \$ millions | %chg from prev | |
| Assets | \$130 | \$138 | 6.4% | |
| Loans | \$108 | \$106 | -1.3% | |
| <i>Construction & development</i> | \$17 | \$16 | -4.1% | |
| <i>Closed-end 1-4 family residential</i> | \$19 | \$14 | -24.7% | |
| <i>Home equity</i> | \$27 | \$30 | 8.7% | |
| <i>Credit card</i> | \$0 | \$0 | | |
| <i>Other consumer</i> | \$3 | \$2 | -25.4% | |
| <i>Commercial & Industrial</i> | \$11 | \$11 | -0.9% | |
| <i>Commercial real estate</i> | \$27 | \$29 | 5.2% | |
| Unused commitments | \$23 | \$14 | -40.7% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$8 | \$7 | -11.8% | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$5 | \$11 | 93.1% | |
| Cash & balances due | \$4 | \$7 | 75.6% | |
| 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 | \$122 | \$128 | 4.7% | |
| Deposits | \$119 | \$125 | 5.1% | |
| Total other borrowings | \$3 | \$3 | 0.0% | |
| FHLB advances | \$3 | \$3 | 0.0% | |
| Equity | | | | |
| Equity capital at quarter end | \$8 | \$10 | 33.4% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$1 | \$3 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 5.8% | 7.3% | -- | |
| Tier 1 risk based capital ratio | 7.1% | 9.7% | -- | |
| Total risk based capital ratio | 8.3% | 10.7% | -- | |
| Return on equity ¹ | -68.0% | -4.0% | -- | |
| Return on assets ¹ | -4.6% | -0.3% | -- | |
| Net interest margin ¹ | 2.7% | 3.2% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 572.5% | 50.3% | -- | |
| Loss provision to net charge-offs (qtr) | 524.7% | 32.4% | -- | |
| Net charge-offs to average loans and leases ¹ | 0.3% | 1.8% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2008 | 2009 | 2008 | 2009 |
| <i>Construction & development</i> | 0.0% | 6.7% | 0.0% | 0.0% |
| <i>Closed-end 1-4 family residential</i> | 0.0% | 5.6% | 0.0% | 0.0% |
| <i>Home equity</i> | 0.3% | 0.1% | 0.3% | 1.0% |
| <i>Credit card</i> | 0.0% | 0.0% | 0.0% | 0.0% |
| <i>Other consumer</i> | 0.0% | 0.0% | 0.0% | 0.0% |
| <i>Commercial & Industrial</i> | 1.7% | 0.8% | 0.0% | 1.7% |
| <i>Commercial real estate</i> | 0.0% | 0.7% | 0.0% | 0.0% |
| <i>Total loans</i> | 0.3% | 2.1% | 0.1% | 0.5% |