

**SCBT FINANCIAL CORPORATION**

|   | CPP Disbursement Date<br>01/16/2009 | RSSD (Holding Company)<br>1133437 | Number of Insured<br>Depository Institutions<br>1 |             |
|---|-------------------------------------|-----------------------------------|---|-------------|
| <b>Selected balance and off-balance sheet items</b>   | <b>2008</b><br>\$ millions          | <b>2009</b><br>\$ millions        | %chg from prev                                    |             |
| <b>Assets</b>   | \$2,763                             | \$2,700                           | -2.3%   |             |
| Loans   | \$2,332                             | \$2,221                           | -4.8%   |             |
| Construction & development  | \$536                               | \$467                             | -12.8%  |             |
| Closed-end 1-4 family residential   | \$445                               | \$420                             | -5.6%   |             |
| Home equity   | \$222                               | \$249                             | 12.0%   |             |
| Credit card   | \$0                                 | \$0                               |   |             |
| Other consumer  | \$94                                | \$68                              | -27.8%  |             |
| Commercial & Industrial   | \$223                               | \$184                             | -17.3%  |             |
| Commercial real estate  | \$721                               | \$747                             | 3.6%  |             |
| Unused commitments  | \$450                               | \$422                             | -6.1%   |             |
| Securitization outstanding principal  | \$0                                 | \$0                               |   |             |
| Mortgage-backed securities (GSE and private issue)  | \$134                               | \$103                             | -22.6%  |             |
| Asset-backed securities   | \$0                                 | \$0                               |   |             |
| Other securities  | \$74                                | \$91                              | 24.0%   |             |
| Cash & balances due   | \$48                                | \$81                              | 66.5%   |             |
| <b>Residential mortgage originations</b>  |                                     |                                   |   |             |
| Closed-end mortgage originated for sale (quarter)   | \$82                                | \$125                             | 51.9%   |             |
| Open-end HELOC originated for sale (quarter)  | \$0                                 | \$0                               |   |             |
| Closed-end mortgage originations sold (quarter)   | \$74                                | \$127                             | 72.4%   |             |
| Open-end HELOC originations sold (quarter)  | \$0                                 | \$0                               |   |             |
| <b>Liabilities</b>  | \$2,480                             | \$2,378                           | -4.1%   |             |
| Deposits  | \$2,156                             | \$2,107                           | -2.3%   |             |
| Total other borrowings  | \$291                               | \$247                             | -15.0%  |             |
| FHLB advances   | \$118                               | \$80                              | -32.2%  |             |
| <b>Equity</b>   |                                     |                                   |   |             |
| Equity capital at quarter end   | \$283                               | \$323                             | 13.9%   |             |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$25                                | \$29                              | NA  |             |
| <b>Performance Ratios</b>   |                                     |                                   |   |             |
| Tier 1 leverage ratio   | 8.4%                                | 9.8%                              | --  |             |
| Tier 1 risk based capital ratio   | 10.2%                               | 12.3%                             | --  |             |
| Total risk based capital ratio  | 12.1%                               | 14.3%                             | --  |             |
| Return on equity <sup>1</sup>   | 6.0%                                | 2.4%                              | --  |             |
| Return on assets <sup>1</sup>   | 0.6%                                | 0.3%                              | --  |             |
| Net interest margin <sup>1</sup>  | 4.0%                                | 4.5%                              | --  |             |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)                                 | 211.1%                              | 75.4%                             | --  |             |
| Loss provision to net charge-offs (qtr)   | 213.4%                              | 145.8%                            | --  |             |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 0.4%                                | 1.3%                              | --  |             |
| <sup>1</sup> Quarterly, annualized.   |                                     |                                   |   |             |
|   | <b>Noncurrent Loans</b>             |                                   | <b>Gross Charge-Offs</b>                          |             |
| <b>Asset Quality (% of Total Loan Type)</b>   | <b>2008</b>                         | <b>2009</b>                       | <b>2008</b>                                       | <b>2009</b> |
| Construction & development  | 1.5%                                | 5.0%                              | 0.0%  | 0.4%        |
| Closed-end 1-4 family residential   | 0.9%                                | 2.0%                              | 0.1%  | 0.3%        |
| Home equity   | 0.1%                                | 0.3%                              | 0.2%  | 0.1%        |
| Credit card   | 0.0%                                | 0.0%                              | 0.0%  | 0.0%        |
| Other consumer  | 0.3%                                | 0.6%                              | 0.8%  | 0.8%        |
| Commercial & Industrial   | 0.1%                                | 0.7%                              | 0.3%  | 0.3%        |
| Commercial real estate  | 0.2%                                | 2.0%                              | 0.0%  | 0.3%        |
| Total loans   | 0.6%                                | 2.2%                              | 0.1%  | 0.3%        |