

TIDELANDS BANCSHARES, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3185476	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$713	\$775	8.8%	
Loans	\$462	\$486	5.2%	
<i>Construction & development</i>	\$161	\$118	-26.7%	
<i>Closed-end 1-4 family residential</i>	\$115	\$127	10.2%	
<i>Home equity</i>	\$37	\$39	5.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$5	\$5	0.7%	
<i>Commercial & Industrial</i>	\$27	\$27	-2.8%	
<i>Commercial real estate</i>	\$106	\$161	51.9%	
Unused commitments	\$32	\$28	-10.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$104	\$134	28.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$68	\$96	41.8%	
Cash & balances due	\$2	\$2	0.8%	
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	\$660	\$725	9.9%	
Deposits	\$575	\$596	3.6%	
Total other borrowings	\$81	\$125	54.7%	
FHLB advances	\$61	\$65	6.9%	
Equity				
Equity capital at quarter end	\$53	\$50	-5.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$9	NA	
Performance Ratios				
Tier 1 leverage ratio	7.5%	6.6%	--	
Tier 1 risk based capital ratio	10.8%	9.8%	--	
Total risk based capital ratio	12.0%	11.1%	--	
Return on equity ¹	-11.9%	-47.1%	--	
Return on assets ¹	-0.9%	-3.3%	--	
Net interest margin ¹	2.3%	3.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	66.5%	47.2%	--	
Loss provision to net charge-offs (qtr)	550.3%	140.1%	--	
Net charge-offs to average loans and leases ¹	0.5%	3.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	2.9%	8.5%	0.0%	1.4%
<i>Closed-end 1-4 family residential</i>	1.4%	7.4%	0.0%	1.4%
<i>Home equity</i>	2.3%	2.3%	0.3%	1.8%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.4%	0.8%
<i>Commercial & Industrial</i>	9.0%	1.6%	0.2%	0.8%
<i>Commercial real estate</i>	1.8%	0.3%	0.3%	0.0%
<i>Total loans</i>	2.5%	4.4%	0.1%	1.0%