

CAROLINA TRUST BANK

	CPP Disbursement Date 02/06/2009	Cert 57026	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$268	\$266	-0.6%	
Loans	\$204	\$210	2.9%	
Construction & development	\$28	\$25	-10.9%	
Closed-end 1-4 family residential	\$48	\$43	-10.0%	
Home equity	\$30	\$31	5.4%	
Credit card	\$0	\$0		
Other consumer	\$5	\$2	-63.1%	
Commercial & Industrial	\$29	\$29	2.4%	
Commercial real estate	\$62	\$73	16.5%	
Unused commitments	\$24	\$29	23.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$18	\$18	-2.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$9	\$10	20.8%	
Cash & balances due	\$20	\$15	-23.1%	
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	\$245	\$240	-2.0%	
Deposits	\$228	\$224	-1.5%	
Total other borrowings	\$15	\$13	-10.2%	
FHLB advances	\$15	\$13	-10.3%	
Equity				
Equity capital at quarter end	\$23	\$26	13.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	9.3%	--	
Tier 1 risk based capital ratio	10.5%	11.5%	--	
Total risk based capital ratio	11.7%	12.7%	--	
Return on equity ¹	-7.3%	-20.6%	--	
Return on assets ¹	-0.6%	-2.1%	--	
Net interest margin ¹	3.8%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	79.9%	69.3%	--	
Loss provision to net charge-offs (qtr)	176.4%	220.9%	--	
Net charge-offs to average loans and leases ¹	0.8%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	10.1%	14.4%	0.2%	1.0%
Closed-end 1-4 family residential	0.8%	1.2%	0.0%	0.2%
Home equity	0.3%	1.1%	1.2%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.3%	0.0%	0.0%	0.1%
Commercial & Industrial	0.5%	0.0%	0.1%	0.1%
Commercial real estate	2.2%	2.6%	0.0%	0.0%
Total loans	2.4%	3.0%	0.2%	0.2%