

**GREER BANCSHARES INCORPORATED**

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3025648	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$456	\$383	-16.1%	
Loans	\$271	\$227	-16.3%	
Construction & development	\$56	\$42	-25.4%	
Closed-end 1-4 family residential	\$54	\$45	-15.7%	
Home equity	\$27	\$23	-13.8%	
Credit card	\$0	\$0		
Other consumer	\$6	\$2	-65.8%	
Commercial & Industrial	\$37	\$26	-29.1%	
Commercial real estate	\$86	\$82	-4.7%	
Unused commitments	\$29	\$25	-15.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$102	\$91	-10.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$31	\$39	24.6%	
Cash & balances due	\$24	\$6	-73.2%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$427	\$353	-17.4%	
Deposits	\$322	\$282	-12.3%	
Total other borrowings	\$103	\$67	-35.1%	
FHLB advances	\$88	\$49	-44.0%	
<b>Equity</b>				
Equity capital at quarter end	\$29	\$30	4.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	6.5%	7.0%	--	
Tier 1 risk based capital ratio	9.5%	10.6%	--	
Total risk based capital ratio	10.7%	11.8%	--	
Return on equity <sup>1</sup>	-6.6%	4.6%	--	
Return on assets <sup>1</sup>	-0.4%	0.3%	--	
Net interest margin <sup>1</sup>	2.7%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	40.1%	64.6%	--	
Loss provision to net charge-offs (qtr)	39.6%	854.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	2.7%	0.1%	--	
<sup>1</sup> Quarterly, annualized.				
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	14.9%	9.1%	1.3%	0.0%
Closed-end 1-4 family residential	4.1%	4.2%	0.6%	0.2%
Home equity	3.0%	1.7%	0.0%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	3.6%	0.0%	6.2%	0.3%
Commercial & Industrial	6.7%	2.7%	0.9%	0.1%
Commercial real estate	5.5%	4.5%	0.2%	0.0%
Total loans	6.9%	4.6%	0.7%	0.1%