

CAROLINA TRUST BANK

	CPP Disbursement Date 02/06/2009	Cert 57026	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$266	\$271	1.8%		
Loans	\$210	\$222	5.6%		
<i>Construction & development</i>	\$25	\$19	-22.2%		
<i>Closed-end 1-4 family residential</i>	\$43	\$43	-0.6%		
<i>Home equity</i>	\$31	\$30	-5.9%		
<i>Credit card</i>	\$0	\$0			
<i>Other consumer</i>	\$2	\$2	19.7%		
<i>Commercial & Industrial</i>	\$29	\$31	4.7%		
<i>Commercial real estate</i>	\$73	\$87	19.6%		
Unused commitments	\$29	\$28	-4.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$18	\$13	-26.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$10	\$11	10.8%		
Cash & balances due	\$15	\$14	-5.1%		
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	\$240	\$246	2.5%		
Deposits	\$224	\$234	4.3%		
Total other borrowings	\$13	\$9	-29.9%		
FHLB advances	\$13	\$9	-30.8%		
Equity					
Equity capital at quarter end	\$26	\$25	-4.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	-\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	8.6%	--		
Tier 1 risk based capital ratio	11.5%	10.6%	--		
Total risk based capital ratio	12.7%	11.9%	--		
Return on equity ¹	-20.6%	-10.3%	--		
Return on assets ¹	-2.1%	-1.0%	--		
Net interest margin ¹	3.9%	4.3%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	69.3%	56.2%	--		
Loss provision to net charge-offs (qtr)	220.9%	154.9%	--		
Net charge-offs to average loans and leases ¹	0.7%	1.3%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2011	2012	2011	2012	
<i>Construction & development</i>	14.4%	11.9%	1.0%	1.3%	--
<i>Closed-end 1-4 family residential</i>	1.2%	4.8%	0.2%	0.2%	--
<i>Home equity</i>	1.1%	0.1%	0.0%	0.5%	--
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Other consumer</i>	0.0%	1.8%	0.1%	0.1%	--
<i>Commercial & Industrial</i>	0.0%	12.2%	0.1%	0.0%	--
<i>Commercial real estate</i>	2.6%	0.4%	0.0%	0.3%	--
<i>Total loans</i>	3.0%	3.8%	0.2%	0.3%	--