

CONGAREE BANCSHARES, INC.

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3465561	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$122	\$113	-7.0%	
Loans	\$88	\$81	-8.7%	
Construction & development	\$9	\$8	-13.7%	
Closed-end 1-4 family residential	\$13	\$12	-6.3%	
Home equity	\$24	\$22	-9.6%	
Credit card	\$0	\$0		
Other consumer	\$1	\$0	-53.2%	
Commercial & Industrial	\$9	\$8	-6.4%	
Commercial real estate	\$28	\$26	-6.0%	
Unused commitments	\$10	\$10	-0.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$0	-97.0%	
Asset-backed securities	\$0	\$3		
Other securities	\$25	\$24	-4.5%	
Cash & balances due	\$2	\$2	-0.1%	
<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>	\$110	\$101	-7.9%	
Deposits	\$103	\$95	-7.5%	
Total other borrowings	\$7	\$6	-14.3%	
FHLB advances	\$7	\$6	-14.3%	
<b>Equity</b>				
Equity capital at quarter end	\$12	\$12	1.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$1	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.8%	10.5%	--	
Tier 1 risk based capital ratio	14.2%	15.2%	--	
Total risk based capital ratio	15.4%	16.4%	--	
Return on equity <sup>1</sup>	4.6%	5.8%	--	
Return on assets <sup>1</sup>	0.5%	0.6%	--	
Net interest margin <sup>1</sup>	4.1%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	90.1%	72.9%	--	
Loss provision to net charge-offs (qtr)	67.6%	38.3%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.4%	1.2%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	9.3%	0.0%	0.7%	0.0%
Closed-end 1-4 family residential	3.1%	3.0%	0.3%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	9.6%	66.1%	0.0%	0.0%
Commercial & Industrial	2.5%	1.7%	0.2%	3.0%
Commercial real estate	0.2%	0.1%	0.8%	0.0%
Total loans	1.8%	2.2%	0.4%	0.3%