

FIRST FINANCIAL HOLDINGS INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1890507	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$486	\$3,209	559.8%	
Loans	\$348	\$2,551	633.9%	
Construction & development	\$71	\$146	106.4%	
Closed-end 1-4 family residential	\$82	\$1,174	1340.1%	
Home equity	\$48	\$361	655.3%	
Credit card	\$0	\$20		
Other consumer	\$2	\$370	19984.7%	
Commercial & Industrial	\$28	\$88	213.0%	
Commercial real estate	\$107	\$347	224.0%	
Unused commitments	\$41	\$443	975.8%	
Securitization outstanding principal	\$0	\$1,865		
Mortgage-backed securities (GSE and private issue)	\$16	\$229	1370.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$38		
Cash & balances due	\$89	\$117	31.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$194		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$193		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$481	\$2,883	499.1%	
Deposits	\$441	\$2,614	493.4%	
Total other borrowings	\$36	\$234	549.5%	
FHLB advances	\$0	\$233		
Equity				
Equity capital at quarter end	\$5	\$326	6225.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$12	NA	
Performance Ratios				
Tier 1 leverage ratio	1.0%	10.0%	--	
Tier 1 risk based capital ratio	1.5%	14.1%	--	
Total risk based capital ratio	2.8%	15.4%	--	
Return on equity ¹	-284.6%	11.9%	--	
Return on assets ¹	-4.5%	1.2%	--	
Net interest margin ¹	1.9%	5.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	22.6%	96.2%	--	
Loss provision to net charge-offs (qtr)	82.2%	65.7%	--	
Net charge-offs to average loans and leases ¹	6.0%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	34.0%	3.5%	2.4%	0.3%
Closed-end 1-4 family residential	7.2%	1.2%	0.6%	0.3%
Home equity	2.3%	2.4%	1.8%	0.4%
Credit card	0.0%	0.2%	0.0%	0.7%
Other consumer	0.1%	1.0%	14.0%	0.3%
Commercial & Industrial	9.3%	0.4%	4.4%	0.2%
Commercial real estate	11.5%	3.9%	0.8%	0.1%
Total loans	13.2%	1.8%	1.6%	0.3%