

GREER BANCSHARES INCORPORATED

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3025648	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$383	\$360	-6.0%	
Loans	\$227	\$197	-13.2%	
Construction & development	\$42	\$36	-13.5%	
Closed-end 1-4 family residential	\$45	\$43	-4.7%	
Home equity	\$23	\$18	-19.8%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	-20.1%	
Commercial & Industrial	\$26	\$20	-25.3%	
Commercial real estate	\$82	\$72	-12.9%	
Unused commitments	\$25	\$29	18.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$91	\$73	-20.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$39	\$64	64.8%	
Cash & balances due	\$6	\$10	50.3%	
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	\$353	\$326	-7.7%	
Deposits	\$282	\$262	-7.2%	
Total other borrowings	\$67	\$60	-9.6%	
FHLB advances	\$49	\$45	-8.0%	
Equity				
Equity capital at quarter end	\$29	\$34	15.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.0%	9.1%	--	
Tier 1 risk based capital ratio	10.6%	13.9%	--	
Total risk based capital ratio	11.8%	15.1%	--	
Return on equity ¹	4.7%	10.3%	--	
Return on assets ¹	0.3%	1.0%	--	
Net interest margin ¹	3.1%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	64.6%	112.6%	--	
Loss provision to net charge-offs (qtr)	854.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	9.1%	1.3%	0.0%	0.4%
Closed-end 1-4 family residential	4.2%	3.1%	0.2%	0.1%
Home equity	1.7%	1.8%	0.1%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.3%	0.4%
Commercial & Industrial	2.7%	0.1%	0.1%	0.1%
Commercial real estate	4.5%	2.5%	0.0%	0.0%
Total loans	4.6%	2.0%	0.1%	0.1%