

SCBT FINANCIAL CORPORATION

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 1974443	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$3,894	\$5,130	31.8%	
Loans	\$2,919	\$3,711	27.2%	
Construction & development	\$378	\$418	10.5%	
Closed-end 1-4 family residential	\$652	\$898	37.7%	
Home equity	\$289	\$355	22.8%	
Credit card	\$0	\$0		
Other consumer	\$29	\$31	3.6%	
Commercial & Industrial	\$209	\$297	42.3%	
Commercial real estate	\$1,155	\$1,435	24.3%	
Unused commitments	\$527	\$681	29.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$195	\$292	49.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$110	\$258	134.1%	
Cash & balances due	\$130	\$200	53.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$201	\$228	13.3%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$201	\$235	16.9%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$3,474	\$4,578	31.8%	
Deposits	\$3,258	\$4,303	32.1%	
Total other borrowings	\$183	\$240	31.3%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$420	\$553	31.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$35	\$131	NA	
Performance Ratios				
Tier 1 leverage ratio	9.0%	9.7%	--	
Tier 1 risk based capital ratio	13.9%	12.5%	--	
Total risk based capital ratio	15.2%	13.8%	--	
Return on equity ¹	4.9%	4.9%	--	
Return on assets ¹	0.5%	0.5%	--	
Net interest margin ¹	5.0%	4.7%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	46.3%	52.5%	--	
Loss provision to net charge-offs (qtr)	105.1%	54.5%	--	
Net charge-offs to average loans and leases ¹	0.9%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	16.7%	10.2%	1.1%	0.4%
Closed-end 1-4 family residential	4.8%	3.5%	0.3%	0.0%
Home equity	0.6%	0.7%	0.1%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	3.4%	1.5%	1.7%	1.9%
Commercial & Industrial	3.6%	2.3%	0.4%	0.5%
Commercial real estate	5.2%	3.9%	0.0%	0.1%
Total loans	6.0%	3.9%	0.3%	0.1%