

TIDELANDS BANCSHARES, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3185476	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$532	\$525	-1.4%	
Loans	\$381	\$340	-10.6%	
Construction & development	\$79	\$62	-21.5%	
Closed-end 1-4 family residential	\$89	\$81	-8.3%	
Home equity	\$31	\$26	-13.9%	
Credit card	\$0	\$0		
Other consumer	\$3	\$3	2.4%	
Commercial & Industrial	\$20	\$18	-11.7%	
Commercial real estate	\$151	\$142	-5.7%	
Unused commitments	\$13	\$15	18.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$57	\$61	6.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$22		
Cash & balances due	\$3	\$44	1269.2%	
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	\$503	\$498	-1.0%	
Deposits	\$447	\$452	1.1%	
Total other borrowings	\$54	\$44	-18.5%	
FHLB advances	\$34	\$34	0.0%	
Equity				
Equity capital at quarter end	\$29	\$27	-8.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	5.4%	5.0%	--	
Tier 1 risk based capital ratio	7.1%	6.8%	--	
Total risk based capital ratio	8.4%	8.1%	--	
Return on equity ¹	-1.0%	-10.0%	--	
Return on assets ¹	-0.1%	-0.5%	--	
Net interest margin ¹	3.2%	2.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	30.1%	29.1%	--	
Loss provision to net charge-offs (qtr)	38.0%	16.5%	--	
Net charge-offs to average loans and leases ¹	1.5%	1.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	14.9%	15.2%	0.6%	0.3%
Closed-end 1-4 family residential	8.3%	5.0%	0.6%	0.8%
Home equity	11.6%	8.9%	0.0%	0.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	14.2%	1.5%	0.1%	1.0%
Commercial & Industrial	7.9%	8.1%	0.8%	0.3%
Commercial real estate	6.1%	4.0%	0.3%	0.5%
Total loans	9.0%	6.8%	0.4%	0.5%