

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	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$358	\$353	-1.3%		
Loans	\$187	\$194	3.5%		
Construction & development	\$33	\$32	-3.4%		
Closed-end 1-4 family residential	\$45	\$45	-0.4%		
Home equity	\$17	\$18	10.6%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-8.8%		
Commercial & Industrial	\$18	\$18	2.6%		
Commercial real estate	\$67	\$74	9.8%		
Unused commitments	\$30	\$41	37.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$77	\$50	-35.0%		
Asset-backed securities	\$0	\$1			
Other securities	\$66	\$85	28.3%		
Cash & balances due	\$6	\$7	20.8%		
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	\$321	\$315	-1.6%		
Deposits	\$254	\$245	-3.3%		
Total other borrowings	\$63	\$67	5.6%		
FHLB advances	\$48	\$52	7.3%		
Equity					
Equity capital at quarter end	\$37	\$38	1.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.8%	10.1%	--		
Tier 1 risk based capital ratio	16.4%	15.5%	--		
Total risk based capital ratio	17.6%	16.8%	--		
Return on equity ¹	9.2%	10.0%	--		
Return on assets ¹	1.0%	1.0%	--		
Net interest margin ¹	3.2%	3.3%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	127.7%	136.3%	--		
Loss provision to net charge-offs (qtr)	0.0%	136.4%	--		
Net charge-offs to average loans and leases ¹	-0.8%	-0.2%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2013	2014	2013	2014	
Construction & development	0.4%	0.3%	0.0%	0.0%	--
Closed-end 1-4 family residential	3.6%	3.1%	0.0%	0.0%	--
Home equity	0.5%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.1%	0.2%	--
Commercial & Industrial	0.1%	0.0%	0.0%	0.0%	--
Commercial real estate	1.0%	0.9%	0.0%	0.0%	--
Total loans	1.4%	1.1%	0.0%	0.0%	--