

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	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$485	\$475	-2.1%	
Loans	\$331	\$318	-4.0%	
Construction & development	\$51	\$44	-13.5%	
Closed-end 1-4 family residential	\$88	\$81	-8.5%	
Home equity	\$21	\$19	-9.3%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	7.2%	
Commercial & Industrial	\$22	\$23	0.7%	
Commercial real estate	\$138	\$140	1.6%	
Unused commitments	\$14	\$18	30.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$63	\$58	-8.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$18	\$24	38.6%	
Cash & balances due	\$18	\$21	15.3%	
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	\$462	\$449	-2.8%	
Deposits	\$437	\$428	-2.0%	
Total other borrowings	\$23	\$19	-17.4%	
FHLB advances	\$13	\$9	-30.8%	
Equity				
Equity capital at quarter end	\$23	\$26	10.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	5.5%	5.7%	--	
Tier 1 risk based capital ratio	7.4%	7.7%	--	
Total risk based capital ratio	8.7%	9.0%	--	
Return on equity ¹	0.2%	-4.1%	--	
Return on assets ¹	0.0%	-0.2%	--	
Net interest margin ¹	3.4%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	42.9%	69.5%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	1.0%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	9.7%	3.2%	0.2%	0.9%
Closed-end 1-4 family residential	2.8%	1.6%	0.2%	0.1%
Home equity	5.5%	0.5%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	1.7%	0.0%
Commercial & Industrial	5.8%	5.3%	0.0%	0.0%
Commercial real estate	2.9%	2.0%	0.5%	0.0%
Total loans	4.2%	2.2%	0.3%	0.1%