

CONGAREE BANCSHARES, INC.

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3465561	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$138	\$121	-12.0%	
Loans	\$106	\$90	-14.9%	
<i>Construction & development</i>	\$16	\$11	-31.9%	
<i>Closed-end 1-4 family residential</i>	\$14	\$14	-0.1%	
<i>Home equity</i>	\$30	\$27	-9.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$1	-39.3%	
<i>Commercial & Industrial</i>	\$11	\$9	-21.5%	
<i>Commercial real estate</i>	\$29	\$25	-13.3%	
Unused commitments	\$14	\$11	-20.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$1	-87.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$11	\$21	98.0%	
Cash & balances due	\$7	\$3	-61.8%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$128	\$110	-13.9%	
Deposits	\$125	\$107	-14.2%	
Total other borrowings	\$3	\$3	0.0%	
FHLB advances	\$3	\$3	0.0%	
Equity				
Equity capital at quarter end	\$10	\$11	13.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	7.0%	9.2%	--	
Tier 1 risk based capital ratio	9.3%	12.8%	--	
Total risk based capital ratio	10.6%	14.1%	--	
Return on equity ¹	-19.4%	3.2%	--	
Return on assets ¹	-1.4%	0.3%	--	
Net interest margin ¹	3.2%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	67.6%	109.5%	--	
Loss provision to net charge-offs (qtr)	111.1%	38.3%	--	
Net charge-offs to average loans and leases ¹	1.8%	2.0%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
<i>Construction & development</i>	6.7%	7.0%	0.0%	0.6%
<i>Closed-end 1-4 family residential</i>	5.6%	2.4%	0.0%	0.0%
<i>Home equity</i>	0.1%	0.1%	1.0%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.8%	2.4%	1.7%	1.1%
<i>Commercial real estate</i>	0.7%	0.3%	0.0%	0.0%
<i>Total loans</i>	2.1%	1.6%	0.5%	0.5%