

Financial snapshot for Horry County State Bank

	2012	2013	2014	2015	Q1'16
Balance sheet (\$M)					
Total assets	469.0	434.6	421.5	361.4	363.4
Total loans	302.2	256.4	235.5	209.4	199.6
Total deposits	436.1	406.3	391.5	330.9	335.6
Balance sheet ratios (%)					
Loans/deposits	69.31	63.12	60.17	63.28	59.49
Tier 1 capital	2.23	3.07	3.79	4.67	3.91
Profitability (%)					
ROAA	-1.52	0.45	0.25	0.30	-3.21
ROAE	-63.70	33.65	14.54	11.47	-121.71
Net interest margin	3.24	3.19	3.12	3.07	2.96
Efficiency ratio	92.94	97.90	86.25	91.78	203.40
Asset quality (%)					
NPAs/assets	13.59	13.23	11.56	12.46	10.88
NCOs/average loans	5.20	1.15	1.89	0.53	4.50
Reserves/loans	4.68	3.68	2.46	2.20	1.86

Data compiled July 6, 2016.

Based on regulatory filings as of March 31, 2016.

Total loans includes those held for sale.

Net interest margin and efficiency ratio are on a fully-taxable equivalent basis.

ROAA = return on average assets; ROAE = return on average equity

NPAs = nonperforming assets; NCOs = net charge-offs

Source: SNL Financial, an offering of S&P Global Market Intelligence