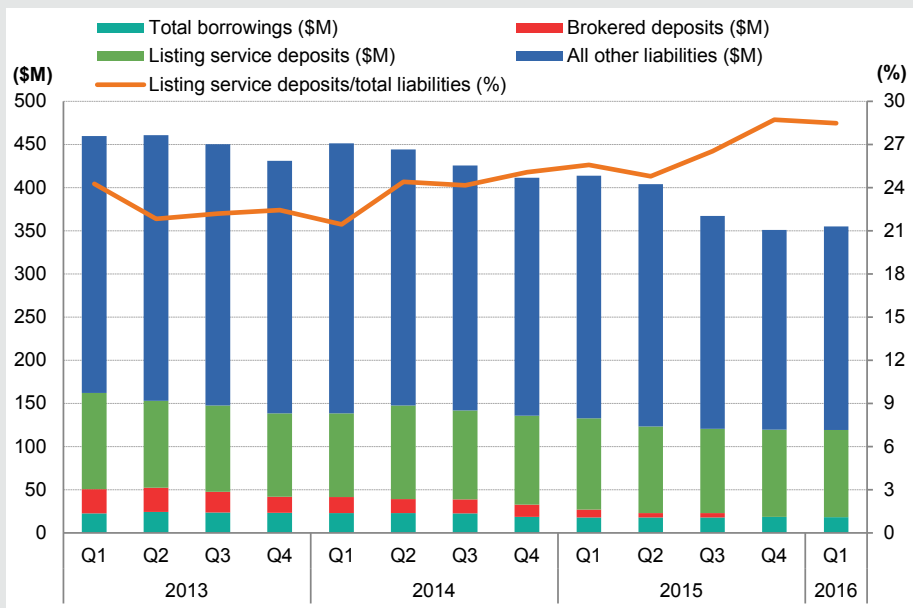


Liability breakdown for Horry County State Bank



Data compiled July 6, 2016.

Based on regulatory filings as of March 31, 2016.

Total liabilities exclude minority interest.

The FDIC defines a brokered deposit as any deposit that is obtained, directly or indirectly, from or through the mediation or assistance of a deposit broker. This can include brokered CDs, prepaid cards and various other relationships or products.

Listing service deposits are reported in call reports as estimated deposits obtained through the use of listing services that are not classified as brokered deposits. Listing services advertise rates from depository institutions and receive compensation from either those companies soliciting deposits or customers shopping for deposit accounts.

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