

**Financial Highlights**

<b>Loan Composition (%)</b>					
Total Gross Loans	369,101	349,121	331,848	309,407	333,768
Gross Loans HFI Growth	4.93	4.84	7.94	(4.42)	17.05
1-4 Family Loans/ Loans		14.01	13.54	11.03	9.18
Commercial & Multifamily Real Estate Loans/ Loans	48.68	49.22	52.24	54.04	45.57
Real Estate Loans/ Loans		63.23	65.78	65.07	54.75
Construction & Development Loans/ Loans	5.93	7.46	5.29	3.93	4.62
Home Equity Loans/ Loans		12.38	14.14	12.23	13.21
Consumer Loans/ Loans		13.47	15.31	13.46	14.61
Commercial Loans/ Loans	15.31	15.84	13.62	14.94	15.91
<b>Deposit Composition (%)</b>					
Total Deposits	489,912	525,703	598,670	609,192	462,198
Deposit Growth	(6.81)	(12.19)	(1.73)	31.8	21.89
Transaction Acct Deps/Tot Deps	58.02	65.7	69.87	69.13	67.02
Savings Acct Deps/Tot Deposits	8.89	9.62	10.66	11.27	10.18
Money Mkt Deps/Tot Deposits	22.33	19.96	16.71	16.11	18.32
Tot Time Deposits/Tot Deposits	10.76	4.72	2.77	3.49	4.48
Non-CDs/Total Deposits	89.24	95.28	97.23	96.51	95.52
Noninterest-bearing Deposits/ Deposits	32.81	34.63	37.27	41.99	36.6
Interest-bearing Deposits/ Deposits	67.19	65.37	62.73	58.01	63.4



<https://investors.banksc.com/deposit-loan-composition>