

Financial Highlights

| Balance Sheet (\$000) | | | | | |
|---|-----------|-----------|-----------|-----------|-----------|
| Total Assets | 557,160 | 633,816 | 653,346 | 679,221 | 532,495 |
| Total Net Loans | 360,410 | 345,399 | 327,557 | 305,030 | 329,583 |
| Total Deposits | 489,912 | 525,703 | 598,670 | 609,192 | 462,198 |
| Total Equity | 52,301 | 47,081 | 38,811 | 53,918 | 54,980 |
| Profitability (%) | | | | | |
| Net Income | 6,750 | 5,494 | 6,655 | 6,745 | 6,461 |
| ROAA | 1.14 | 0.86 | 1.01 | 1.14 | 1.29 |
| ROAE | 13.55 | 12.90 | 15.26 | 12.30 | 11.96 |
| Net Interest Margin | 3.66 | 3.04 | 3.01 | 3.06 | 3.52 |
| Efficiency Ratio | 60.69 | 65.70 | 59.36 | 58.68 | 57.42 |
| Balance Sheet Ratios (%) | | | | | |
| Loans/ Deposits | 73.57 | 66.00 | 55.29 | 50.33 | 69.41 |
| Securities/ Assets | 28.26 | 38.06 | 41.51 | 31.26 | 25.32 |
| Total Equity/ Total Assets | 9.39 | 7.43 | 5.94 | 7.94 | 10.32 |
| Tangible Equity/ Tangible Assets | 9.39 | 7.43 | 5.94 | 7.94 | 10.32 |
| Asset Quality (%) | | | | | |
| NPAs/ Assets | 0.08 | 0.09 | 0.25 | 0.27 | 1.31 |
| NPAs/ Loans & REO | 0.12 | 0.16 | 0.48 | 0.60 | 2.08 |
| Nonaccrual & 90+ & OREO/ Assets | 0.08 | 0.09 | 0.10 | 0.12 | 0.22 |
| NPA & Loans 90+/ Tangible Common Equity + LLR | 0.81 | 1.13 | 3.72 | 3.18 | 11.76 |
| NCOs/ Avg Loans | 0.03 | 0.00 | 0.00 | (0.02) | 0.02 |
| Allowance for Credit Losses/ Gross Loans | 1.01 | 1.07 | 1.29 | 1.41 | 1.25 |
| Reserves/ NPAs | 813.26 | 646.18 | 267.69 | 235.96 | 60.15 |
| Capital Adequacy (%) | | | | | |
| Leverage Ratio | 10.97 | 9.64 | 9.30 | 8.59 | 10.72 |
| Per Share Information (\$) | | | | | |
| Common Shares Outstanding | 5,429,005 | 5,469,251 | 5,552,351 | 5,541,266 | 5,520,469 |
| Avg Diluted Shares | 5,506,149 | 5,626,139 | 5,644,698 | 5,680,482 | 5,678,543 |
| Basic Book Value per Share | 9.63 | 8.61 | 6.99 | 9.73 | 9.96 |
| Basic Tangible Book Value per Share | 9.63 | 8.61 | 6.99 | 9.73 | 9.96 |
| Common Dividends Declared per Share | 0.72 | 0.68 | 0.68 | 0.78 | 0.66 |
| Core EPS | 1.24 | 0.98 | 1.17 | 1.15 | 1.14 |
| Core EPS Growth | 25.53 | (16.31) | 1.58 | 1.25 | (12.61) |
| Diluted EPS | 1.23 | 0.98 | 1.18 | 1.19 | 1.14 |



<https://investors.banksc.com/financial-highlights>