

Bank of South Carolina Investor Relations

ROAA	0.83	0.61	0.73
ROAE	11.95	8.68	10.51
Net Interest Margin	3.03	3.14	3.21
Efficiency Ratio	66.14	72.80	72.34
Loans/ Deposits	67.70	75.56	77.06
Asset Quality Ratios (%)			
NPAs/ Assets	0.10	0.04	0.07
NCOs/ Avg Loans	-0.01	0.00	0.01
Loan Loss Reserves/ Gross Loans	1.03	1.14	1.16
Reserves/ NPAs	626.77	1837.61	1810.51
Capital Ratios (%)			
Tangible Equity/ Tangible Assets	7.64	6.98	6.98
Total Equity/ Total Assets	7.64	7.07	7.24
Market Ratios			
Price / Earnings after Extra	12.92	12.87	12.87
Price / Book	144.45	93.25	93.25
Dividend Yield	5.48	1.67	1.67

Data for trailing four quarters

Bank of South Carolina Corporation's peer group consists of the following: Cornerstone Bancorp Inc. (CNBP), First Community Corporation (FCCO), First Reliance Bancshares, Inc. (FSRL)

Bank of South Carolina Corporation's financial data is as of 3/31/2024.

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<https://investors.banksc.com/peer-analysis>