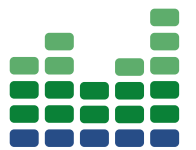


QwickAnalytics Community Bank Index (QCBI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: SOUTH CAROLINA *2022 Annual Performance Review*



QwickAnalytics™
from QwickRate



QwickAnalytics State Performance Trends

South Carolina
Banks
December 31, 2022

QwickAnalytics is pleased to present a summary of key performance trends for "true" community banks.

Many of the thousands of banks the FDIC tracks are *not true* community banks, and therefore their call report data should *not* be included when measuring key performance trends and measures for this sector. The QwickAnalytics Community Bank Index (QCBI)™ addresses this issue.

The QwickAnalytics Community Bank Index (QCBI)

The proprietary QwickAnalytics Community Bank Index (QCBI) includes *only* those banks that should be regarded as "Community Banks" for more relevant and meaningful comparisons. The index is ***largely*** based on recent research conducted by the FDIC in its December 2012 *Community Banking Study* regarding the definition of a community bank, but has been further refined to be improved and more relevant.

The following is a summary of QCBI banks compared to total FDIC-Insured bank and trust institutions:

	<u>QCBI Banks</u>		<u>Excluded Banks</u>		<u>Total Banks</u>
	#	%	#	%	
South Carolina	45	98%	1	2%	46
National	4,395	92%	360	8%	4,755

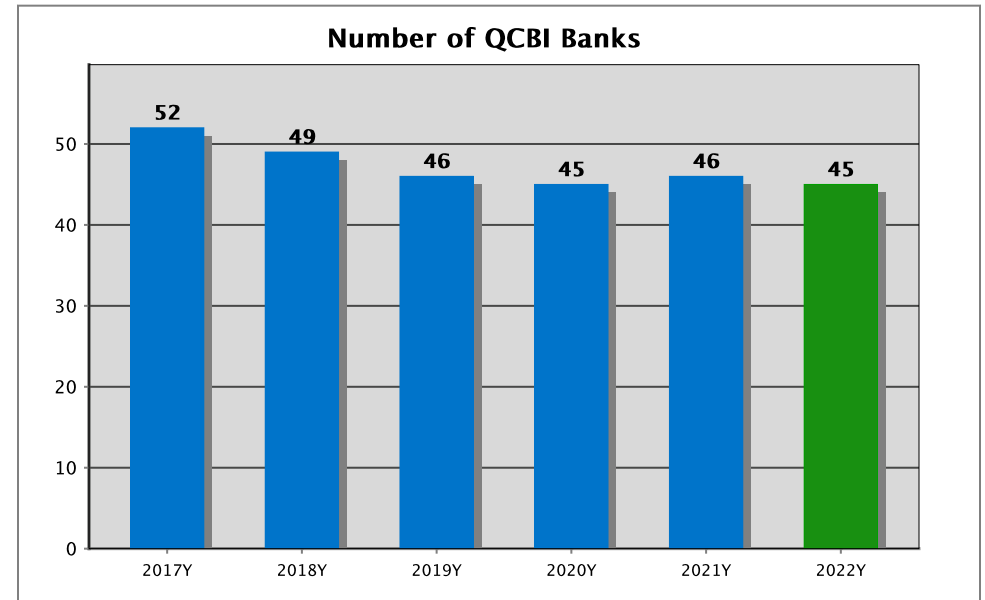
Please visit the www.QwickAnalytics.com website for more information.

QwickAnalytics State Performance Trends

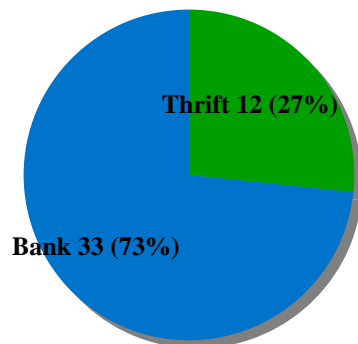
QCBI Industry Structure

South Carolina
Banks
December 31, 2022

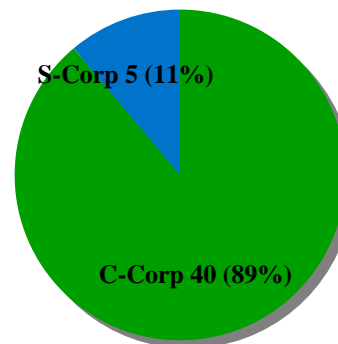
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	6	13%	\$354	1%
\$100-\$500 Million	16	36%	\$4,285	14%
\$500 Million-\$1 Billion	14	31%	\$10,043	33%
\$1-\$5 Billion	9	20%	\$15,804	52%
\$5-\$10 Billion	0	0%	\$0	0%
Total	45	100%	\$30,485	100%



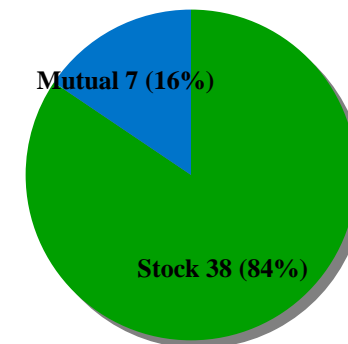
Industry Breakdown



Structural Breakdown



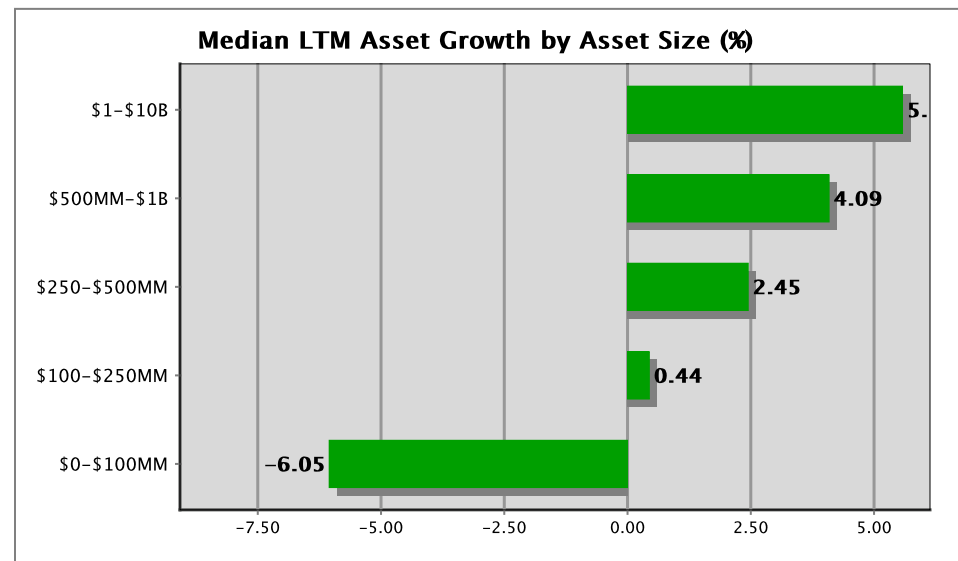
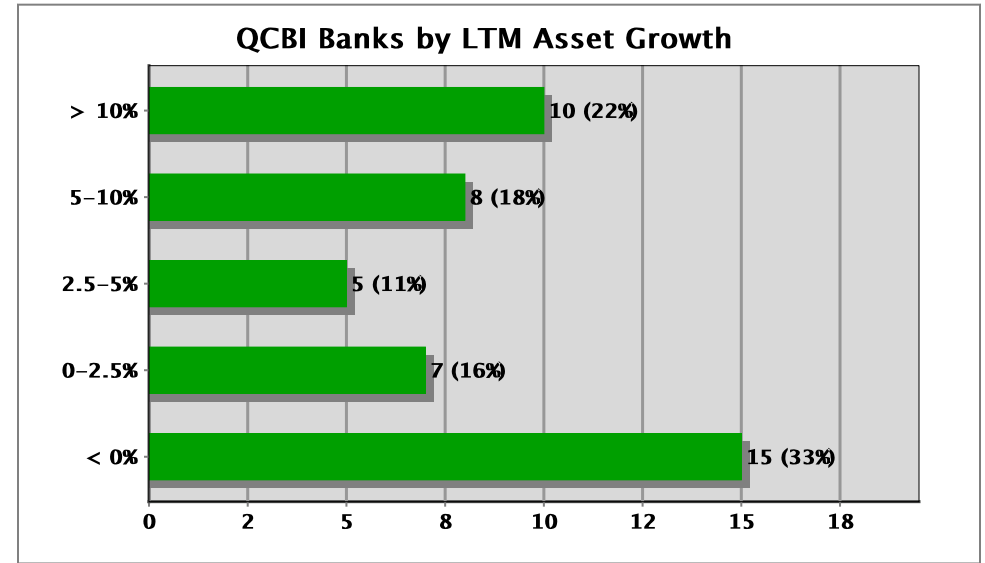
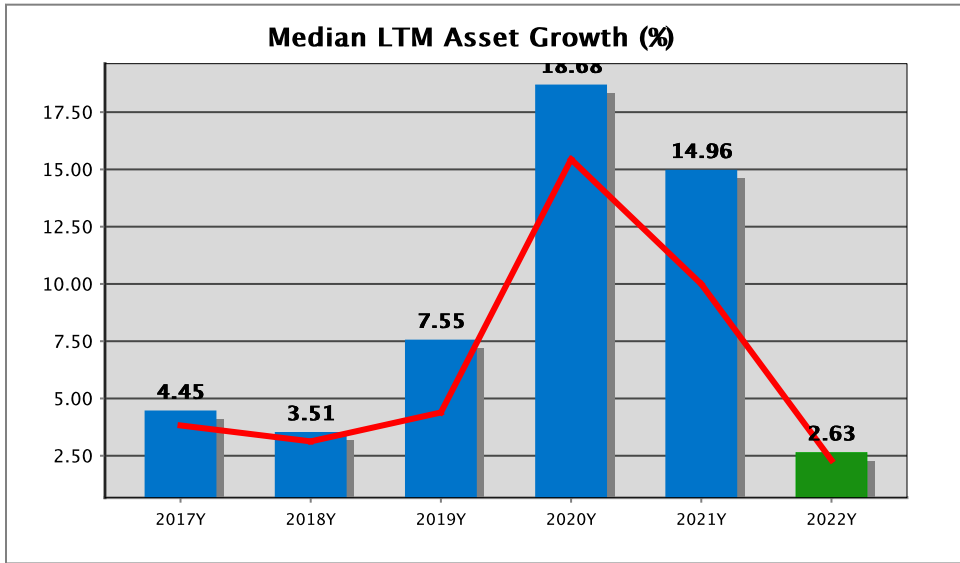
Ownership Breakdown



QwickAnalytics State Performance Trends

Asset Growth Trends

South Carolina
Banks
December 31, 2022



— National Trend

* LTM = Last 12-months (or "trailing" 12-months)

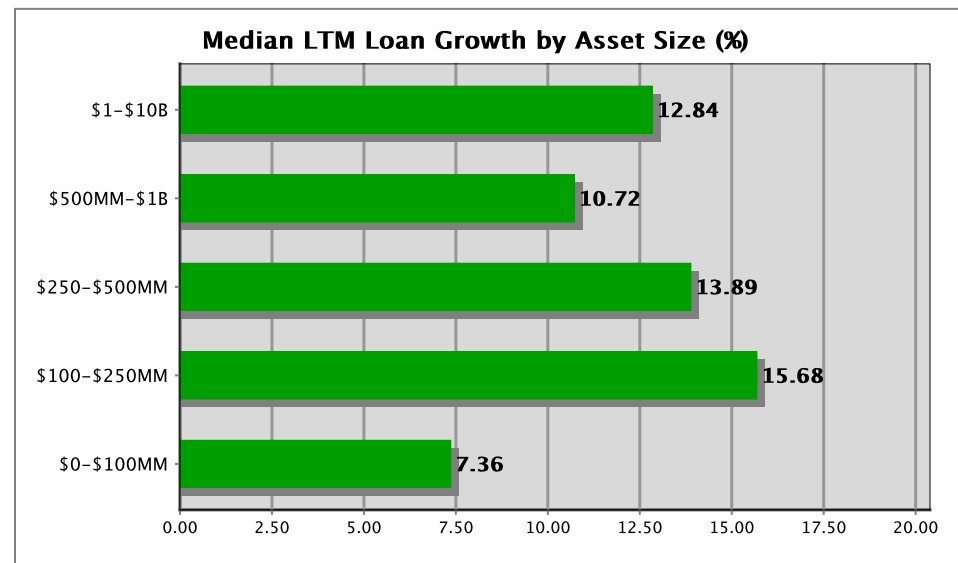
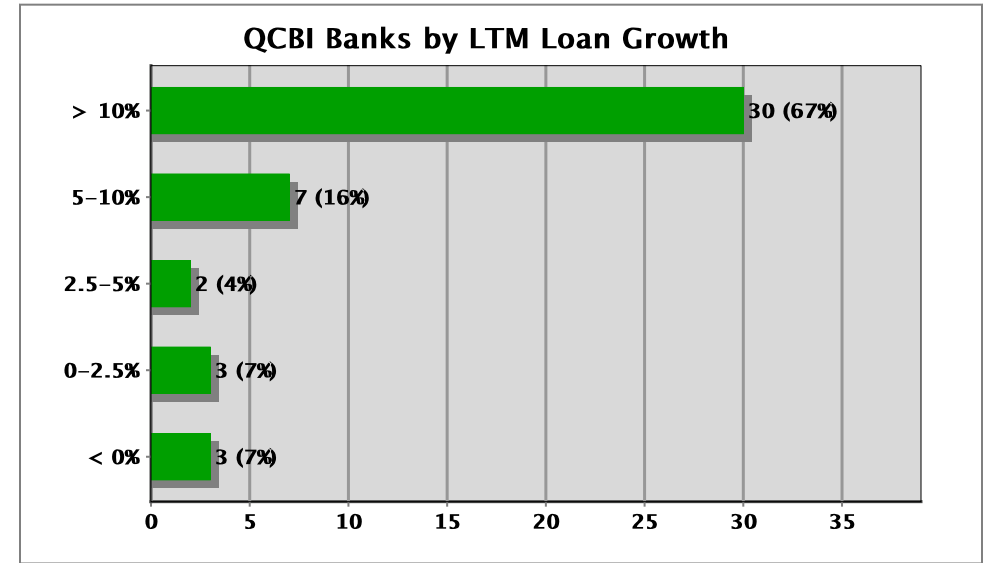
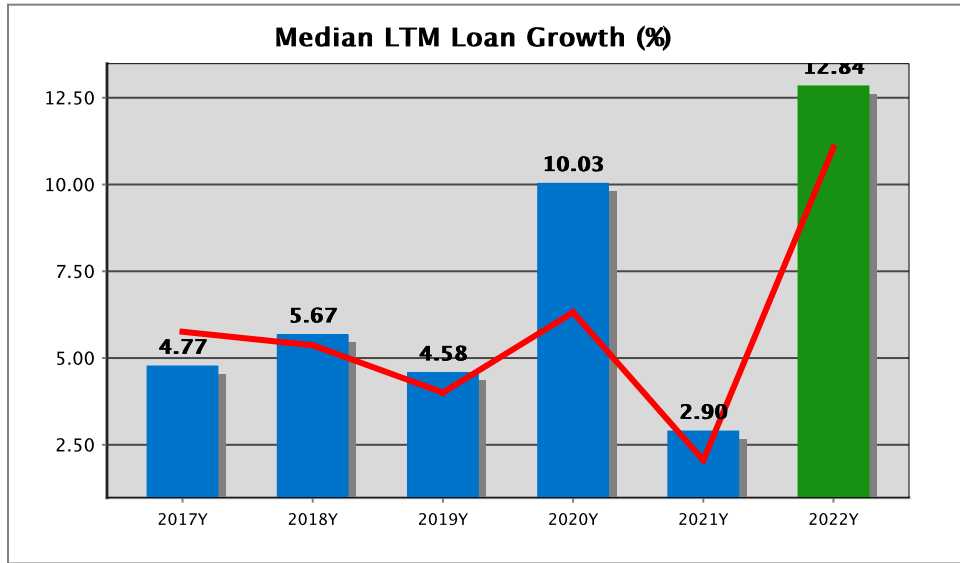


QwickAnalytics™

QwickAnalytics State Performance Trends

Loan Growth Trends

South Carolina
Banks
December 31, 2022



— National Trend

* LTM = Last 12-months (or "trailing" 12-months)

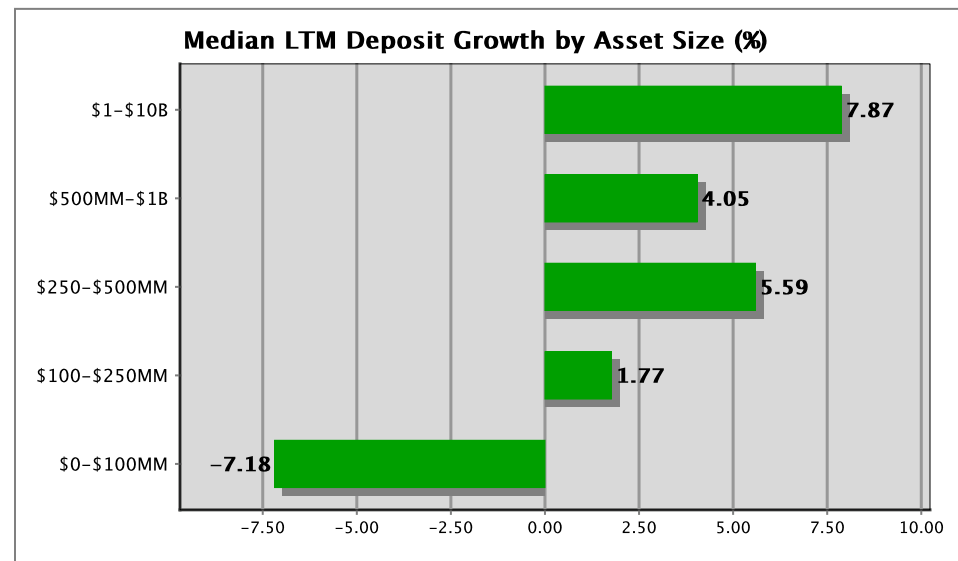
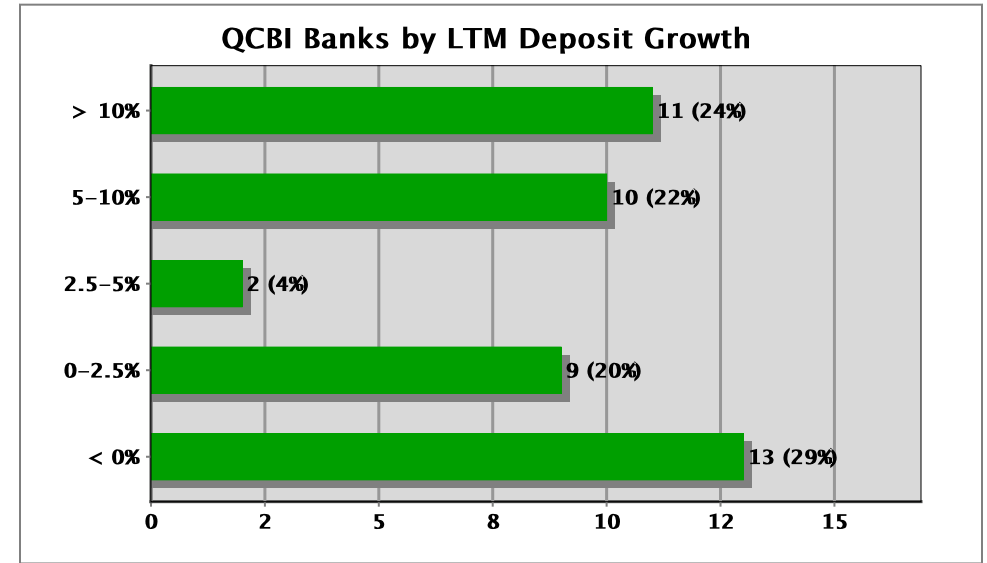
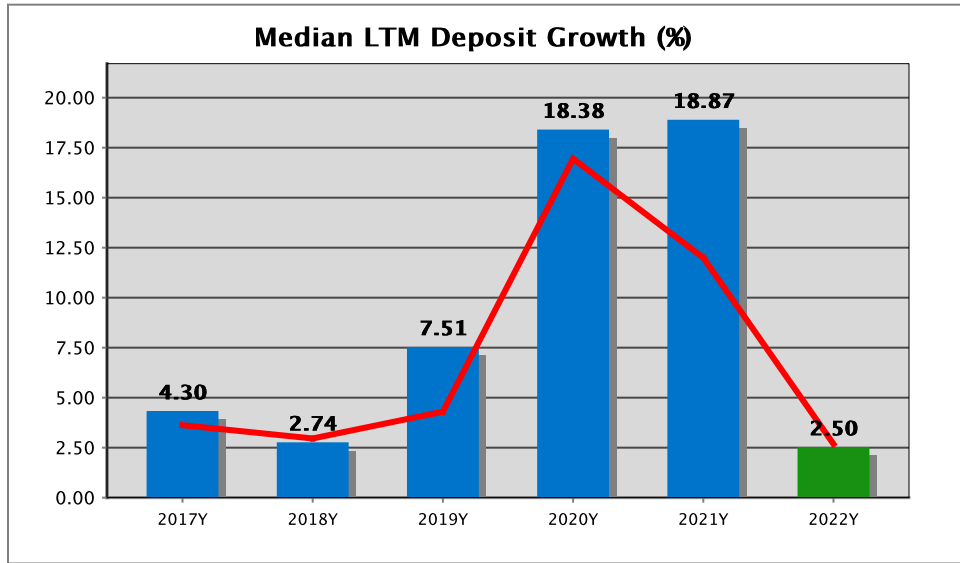


QwickAnalytics™

QwickAnalytics State Performance Trends

Deposit Growth Trends

South Carolina
Banks
December 31, 2022



— National Trend

* LTM = Last 12-months (or "trailing" 12-months)

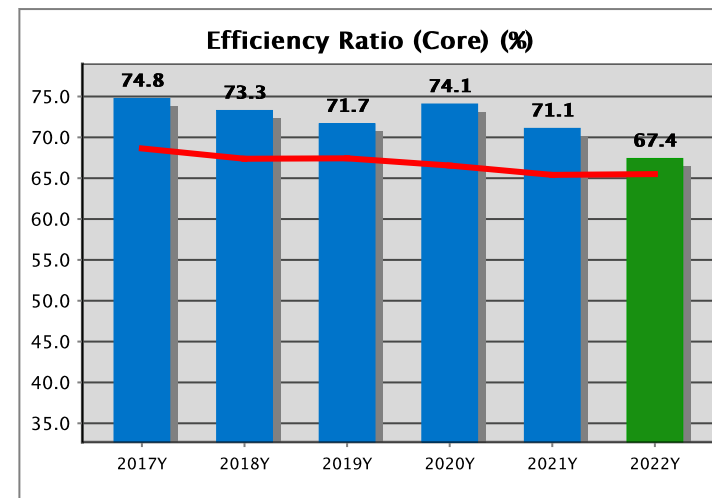
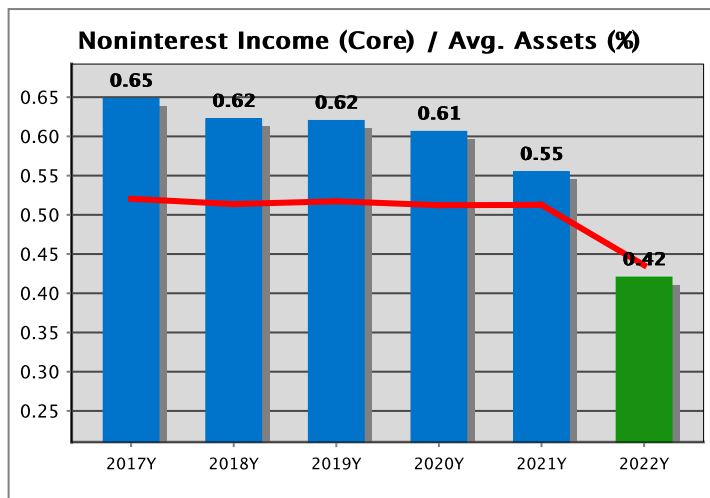
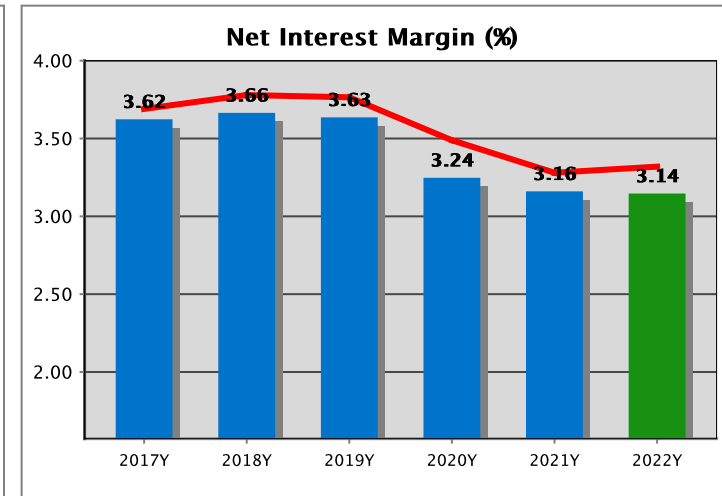
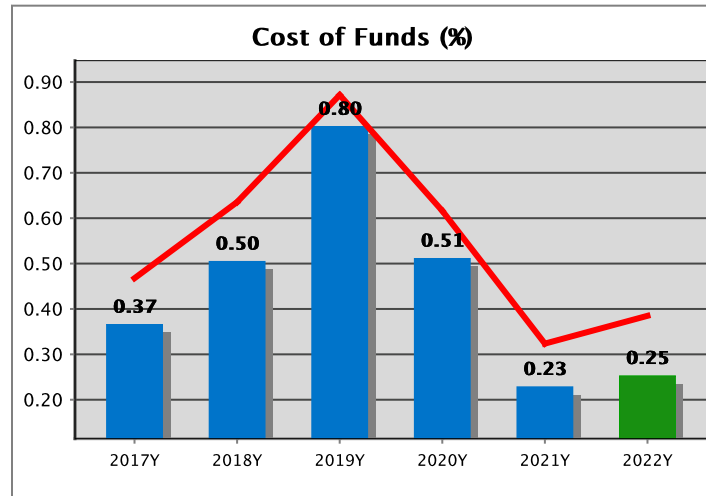
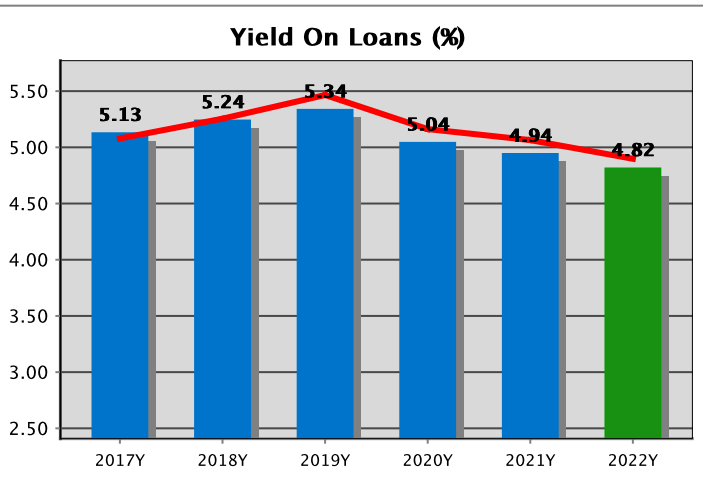


QwickAnalytics™

QwickAnalytics State Performance Trends

Performance Trends

South Carolina
Banks
December 31, 2022



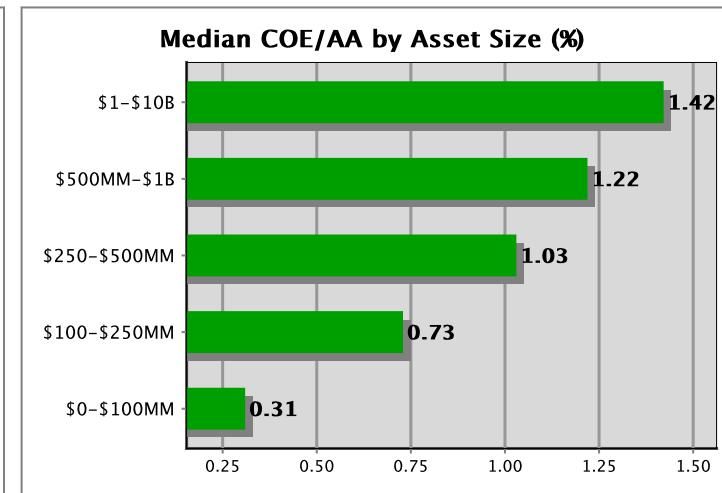
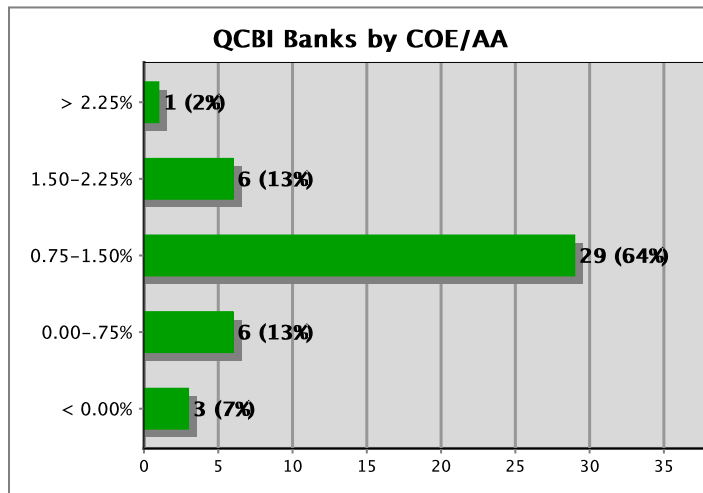
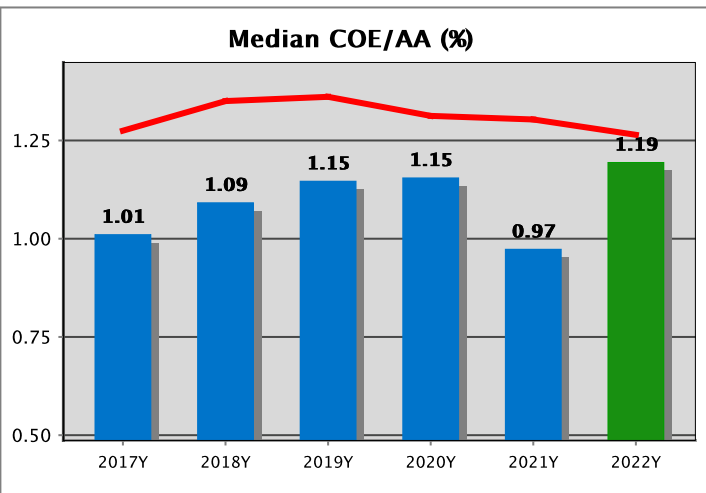
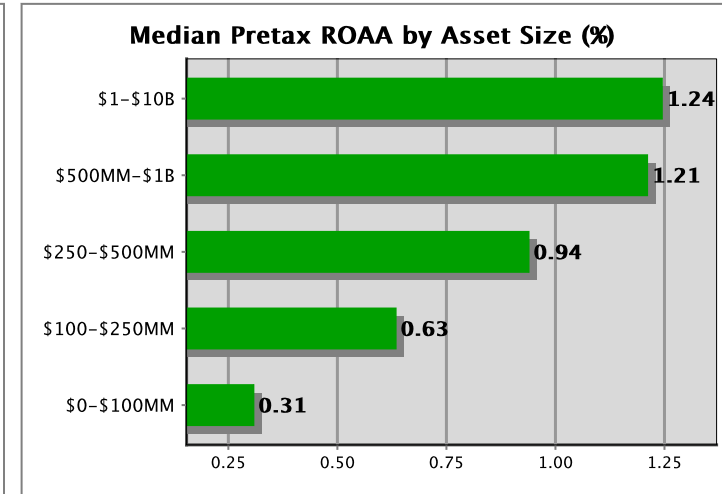
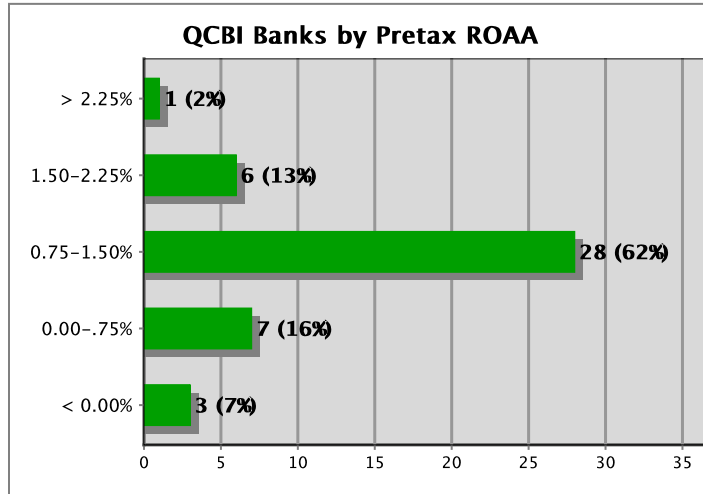
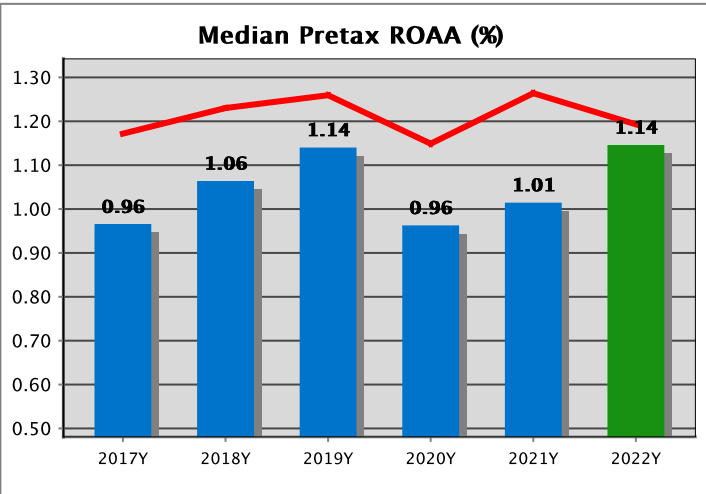
— National Trend

Note: All data points represent median values;
current period data (green bars) are for the the full year 2022; Core items exclude nonrecurring gains/losses

QwickAnalytics State Performance Trends

Profitability Trends

South Carolina
Banks
December 31, 2022



— National Trend

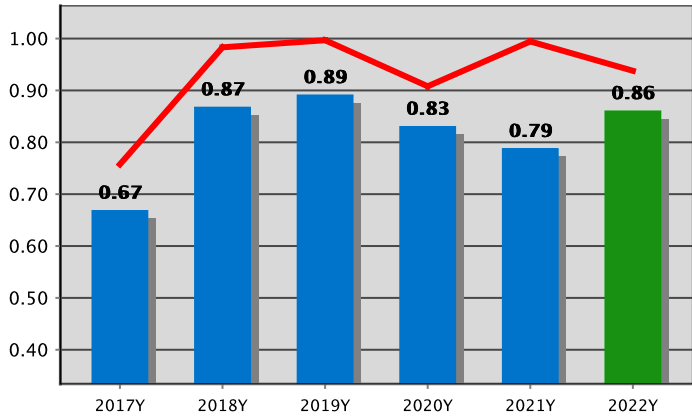
* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)
current period data (green bars) are for the full year 2022

QwickAnalytics State Performance Trends

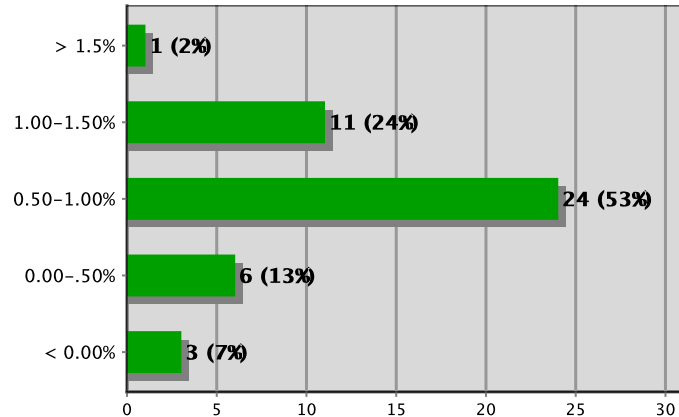
Profitability Trends

South Carolina
Banks
December 31, 2022

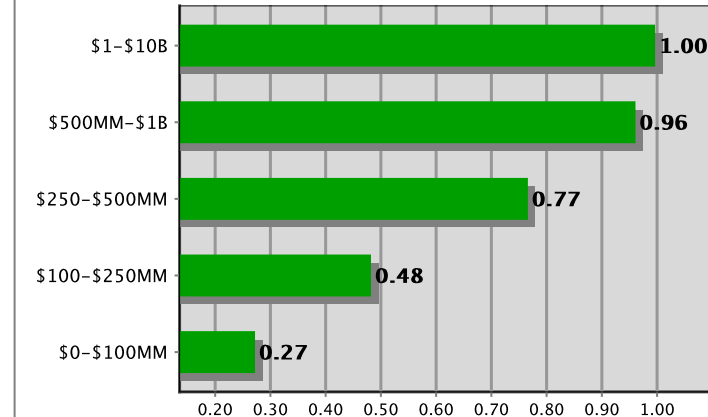
Median ROAA (%)



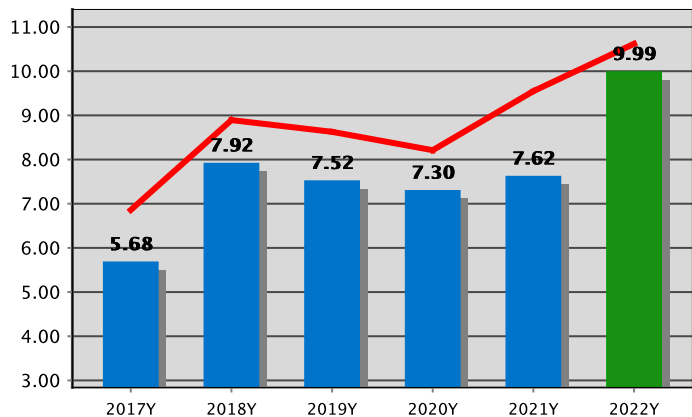
QCBI Banks by ROAA



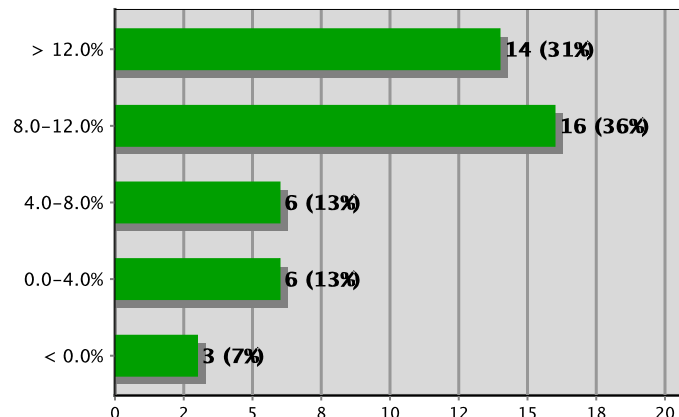
Median ROAA by Asset Size (%)



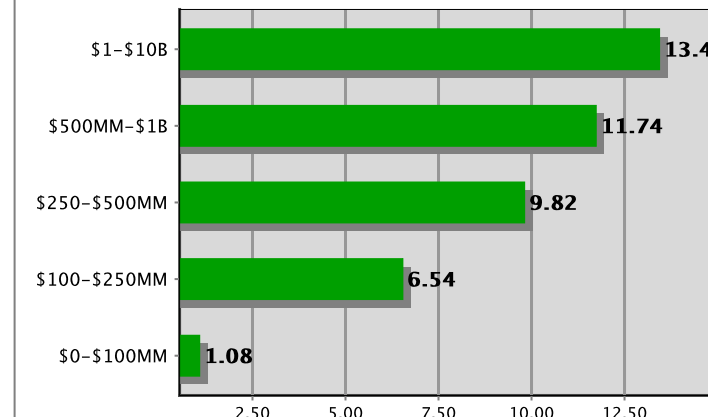
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



— National Trend

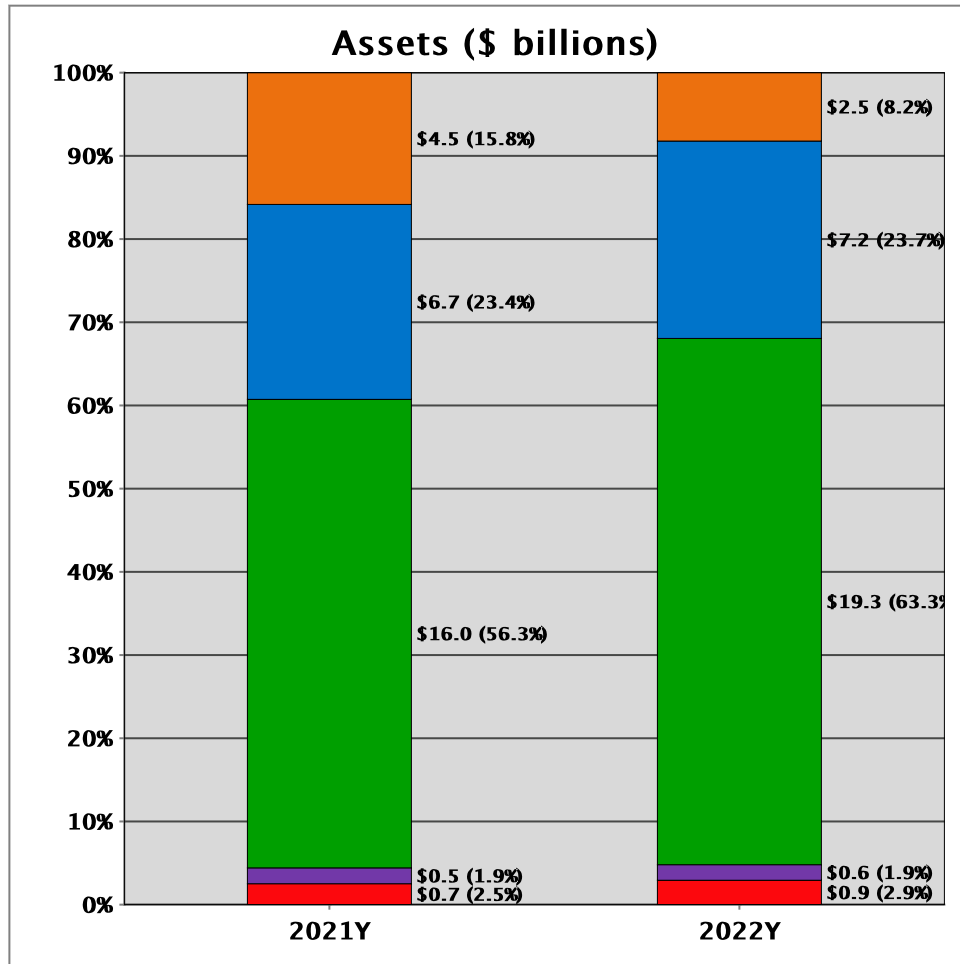
* ROAA & ROAE have been tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18); current period data (green bars) are for the full year 2022



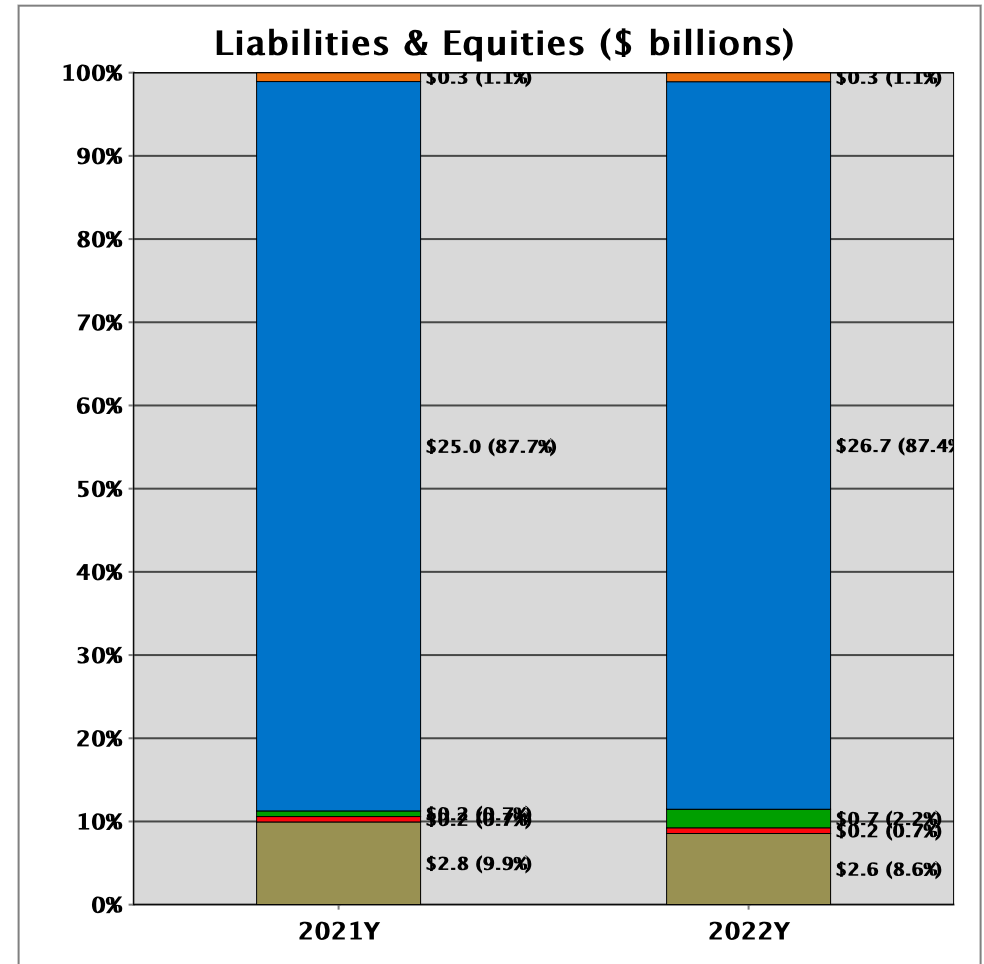
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QwickAnalytics State Performance Trends Balance Sheet Composition

South Carolina
Banks
December 31, 2022

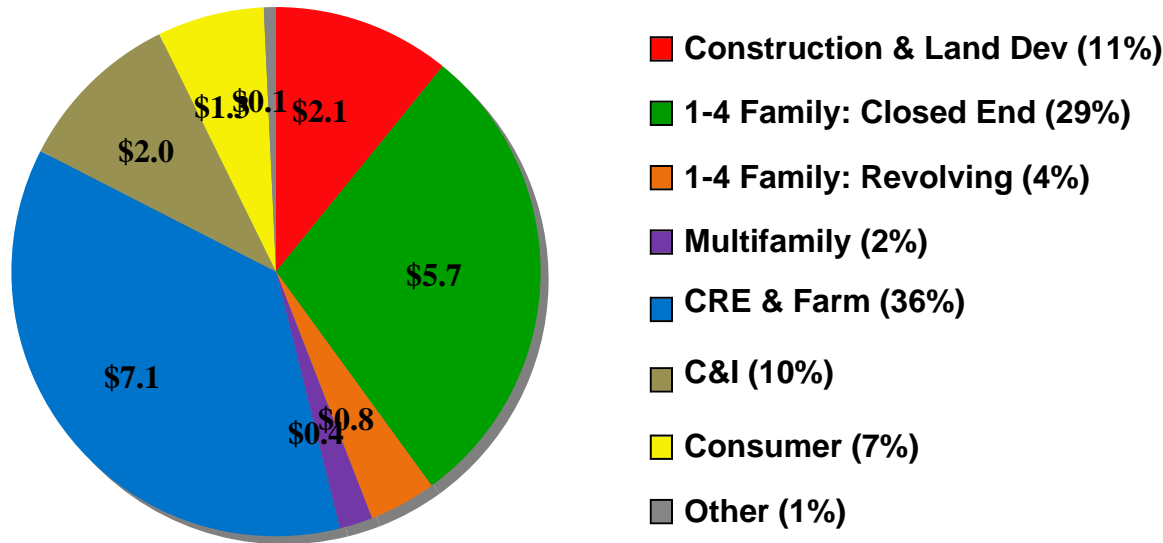


- Cash & Equivalents
- Securitites
- Net Loans
- Premises & Fixed
- Other Assets



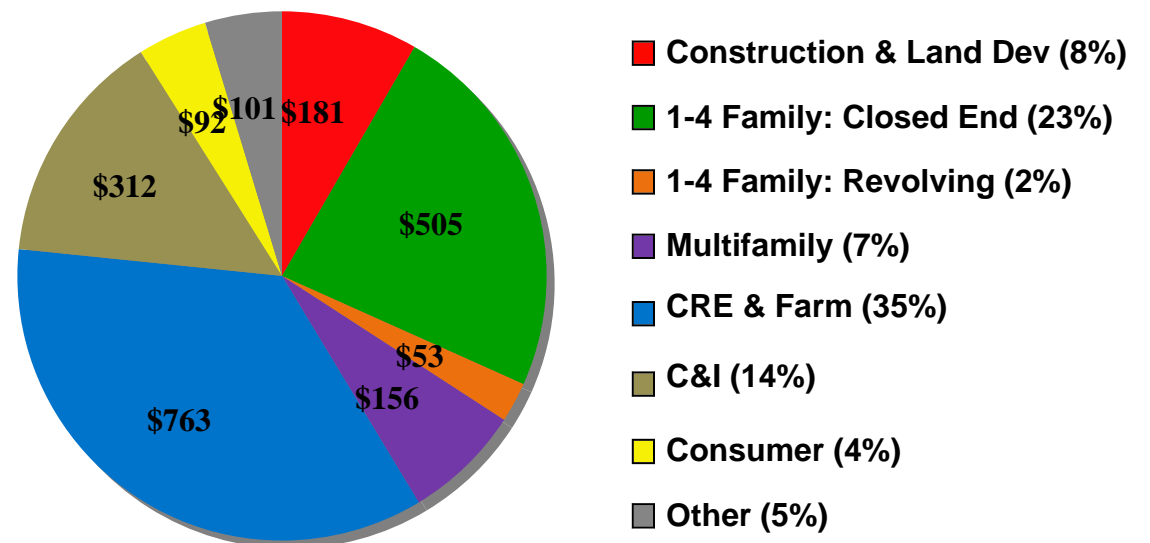
- Fed Funds & Repos
- Deposits
- Other Borrowings
- Other Liabilities
- Equity Capital

State Aggregate Loan Mix



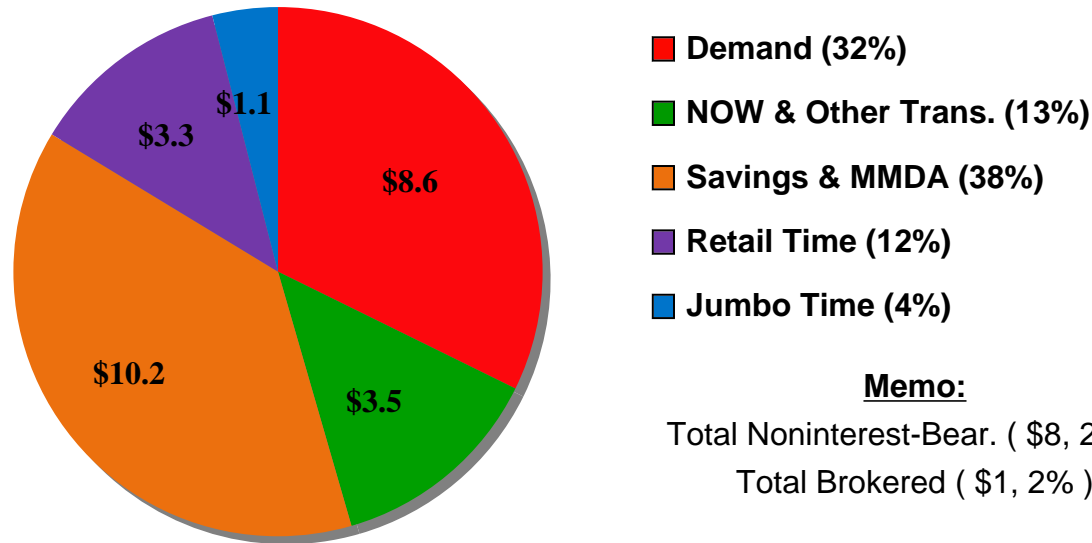
(\$ billions)

National Aggregate Loan Mix



(\$ billions)

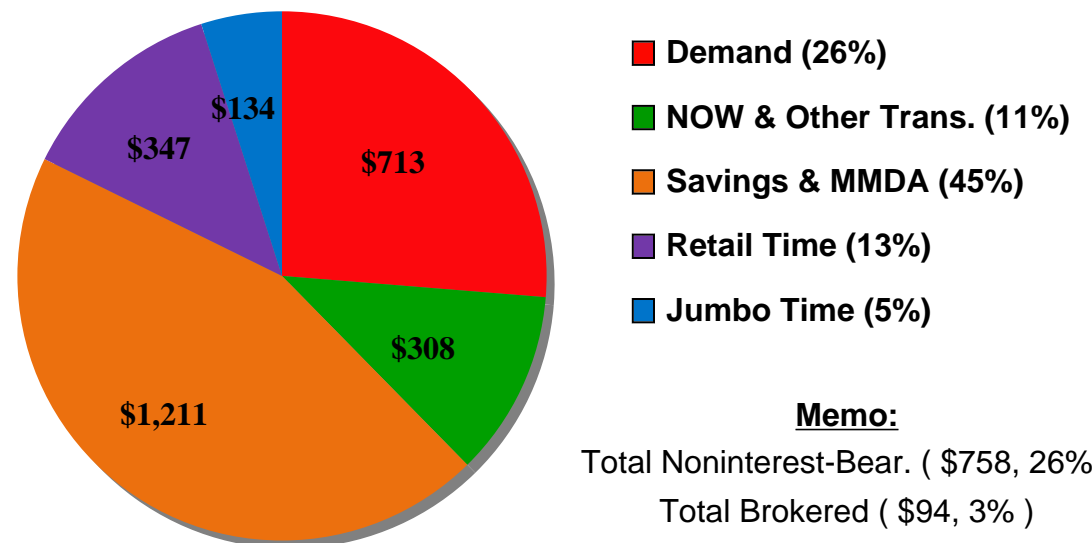
State Aggregate Deposit Mix



(\$ billions)

Memo:
 Total Noninterest-Bear. (\$8, 27%)
 Total Brokered (\$1, 2%)

National Aggregate Deposit Mix



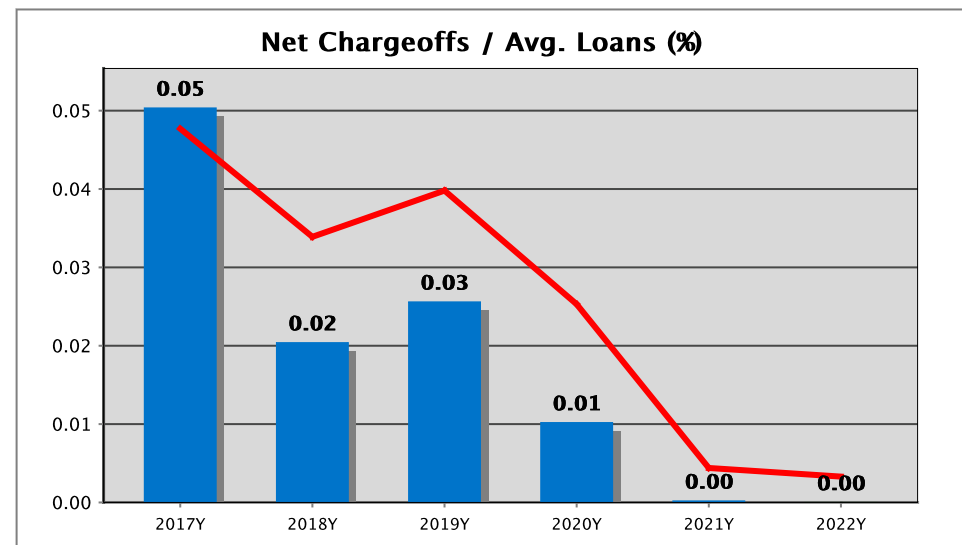
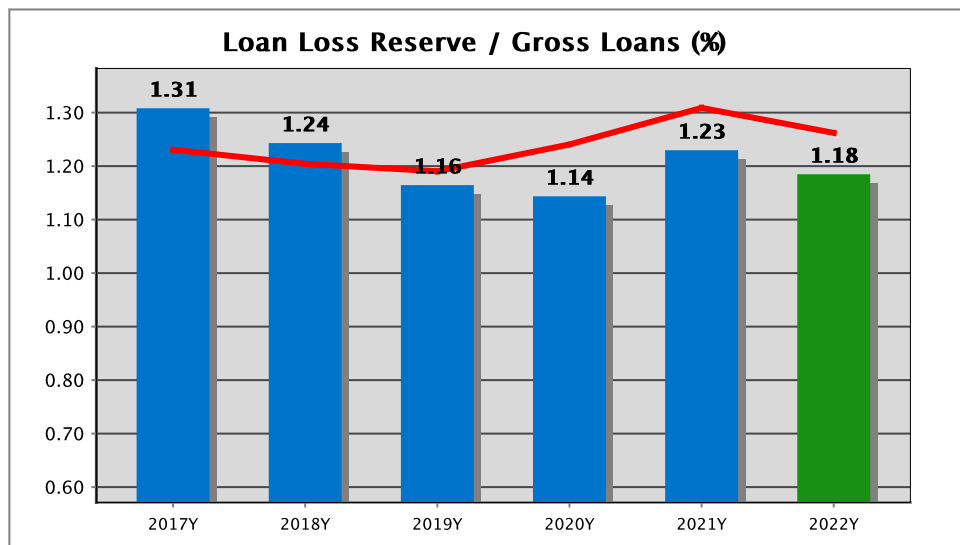
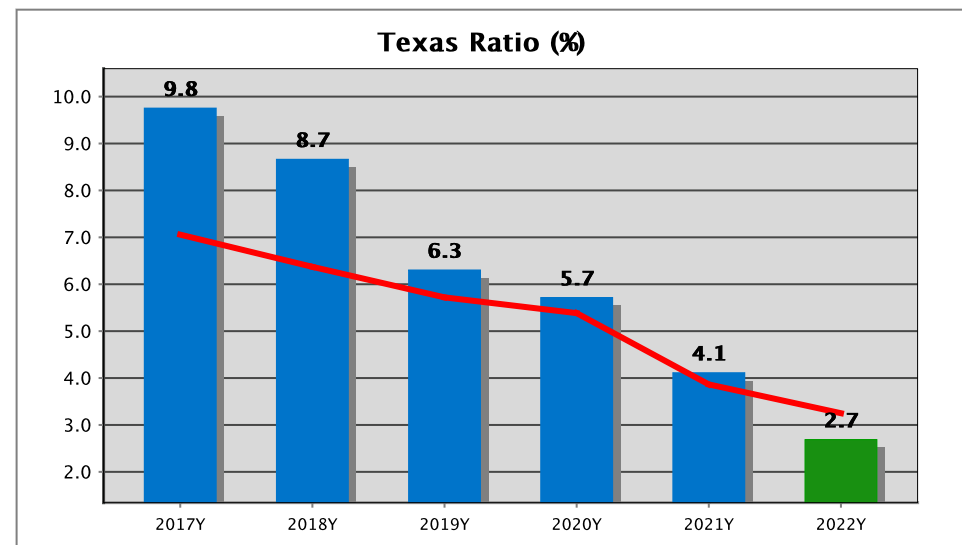
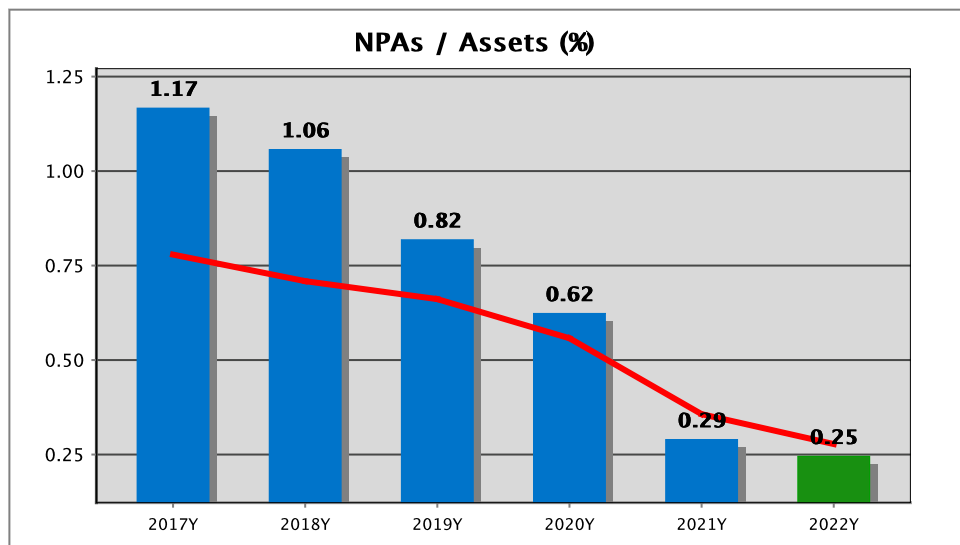
(\$ billions)

Memo:
 Total Noninterest-Bear. (\$758, 26%)
 Total Brokered (\$94, 3%)

QwickAnalytics State Performance Trends

Asset Quality Trends

South Carolina
Banks
December 31, 2022



— National Trend

* All data points represent median values; NPAs = loans 90+ days P.D. + nonaccrual loans + restructured loans + OREO;
Texas Ratio = NPAs as a percentage of tangible equity + loan loss reserve

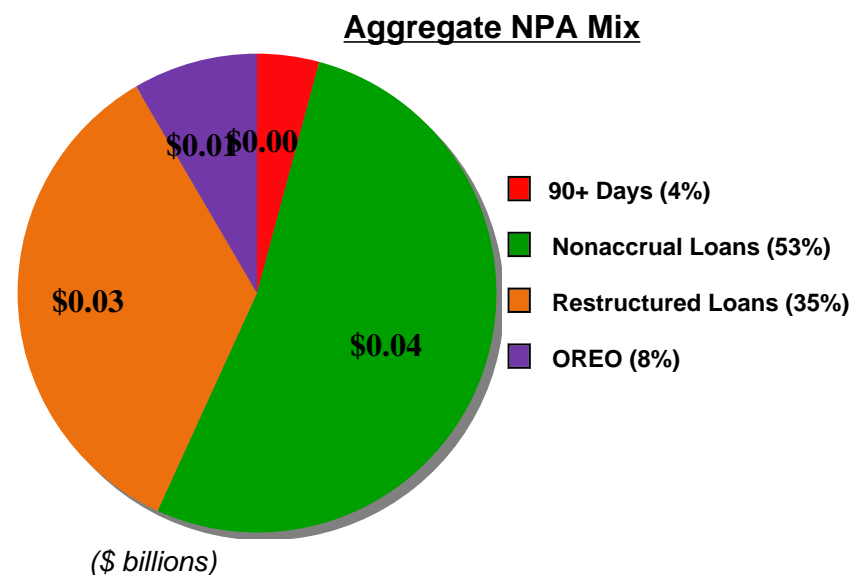
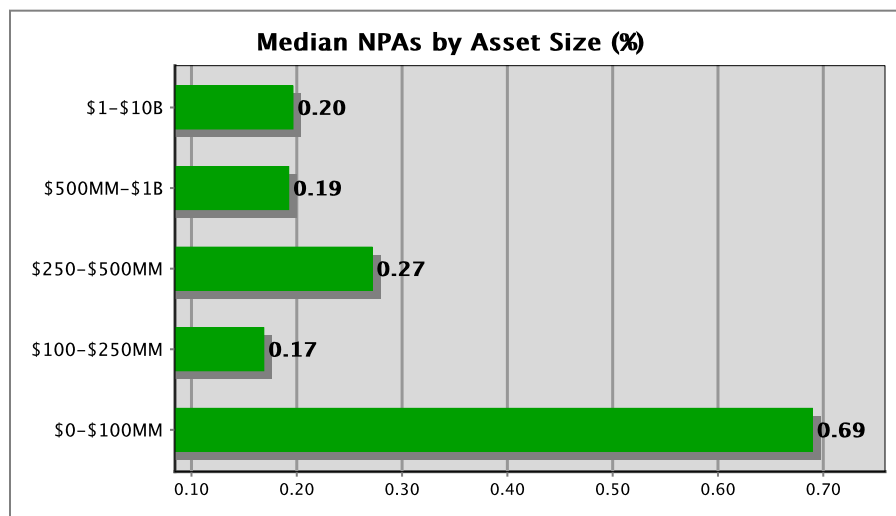
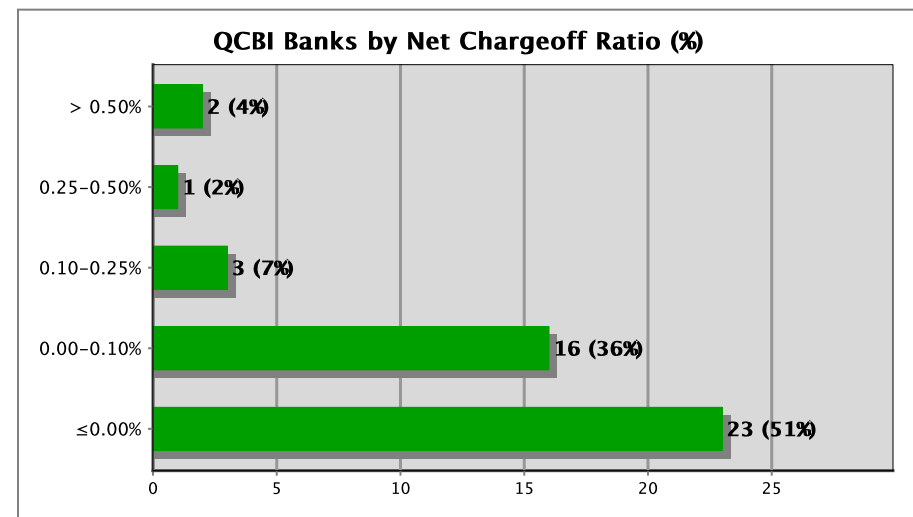
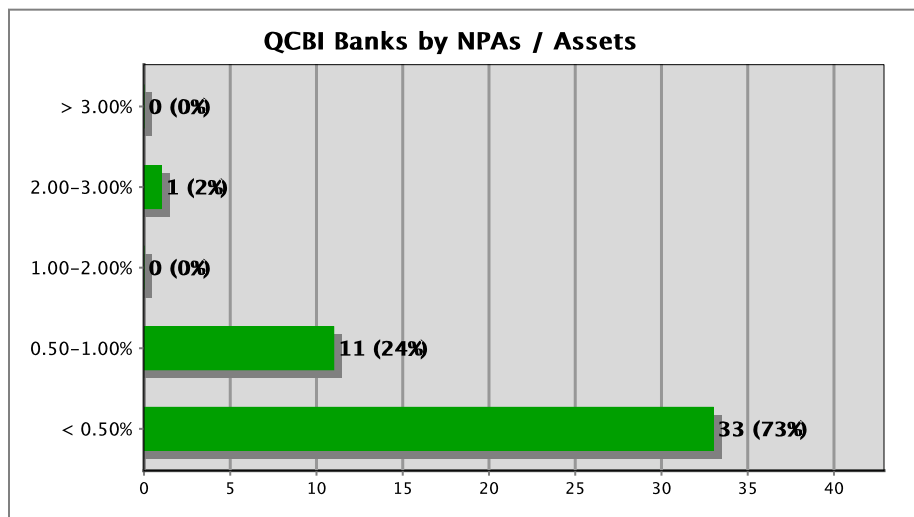


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QwickAnalytics State Performance Trends

Asset Quality Trends

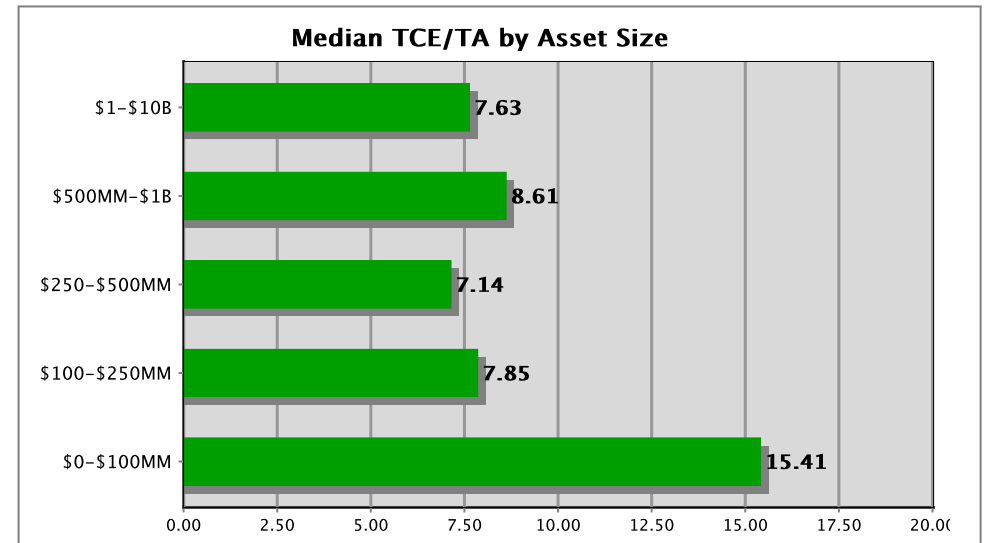
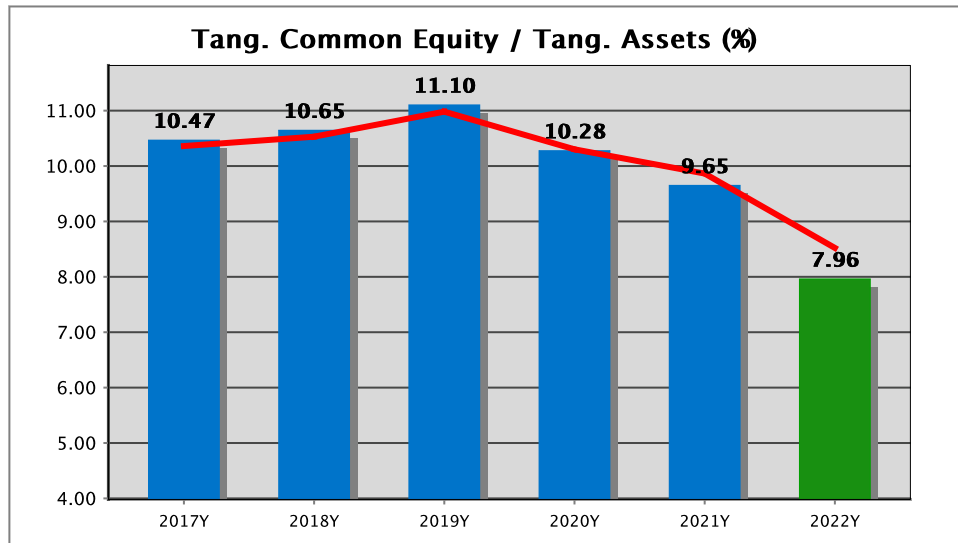
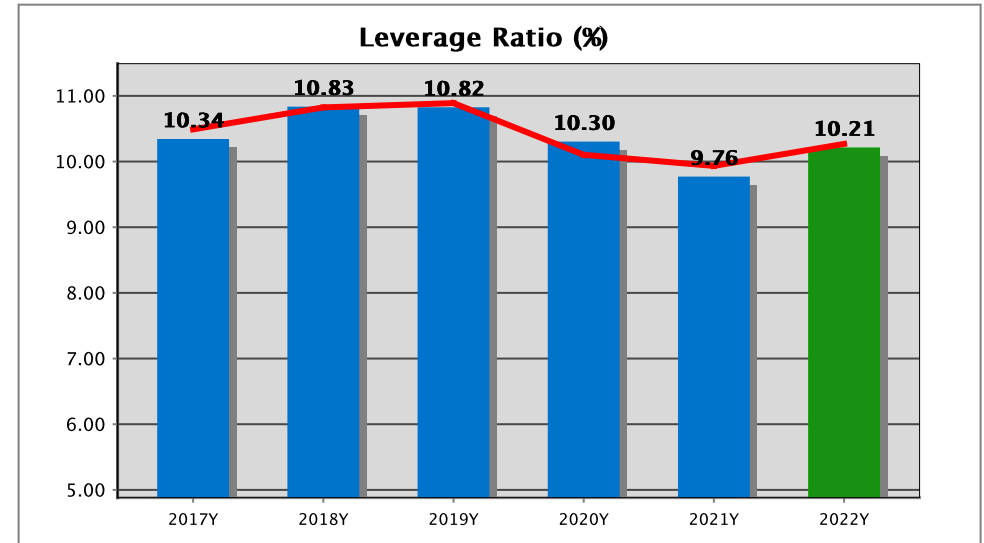
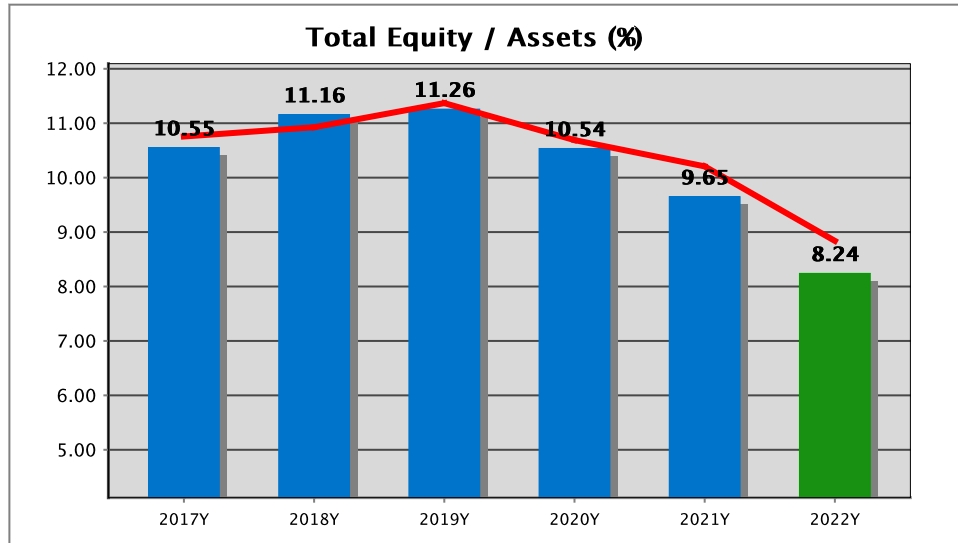
South Carolina
Banks
December 31, 2022



QwickAnalytics State Performance Trends

Capital Trends

South Carolina
Banks
December 31, 2022



— National Trend

Note: Trend charts contain median values



QwickAnalytics™

QCBI HONOR ROLL: TOP PERFORMING BANKS

Top 25 Fastest Growing QCBI Banks 2022 Asset Growth

South Carolina
Banks
December 31, 2022

Rank	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
				(%)	(\$000s)
1	First Capital Bank	Charleston, SC	\$566,692	46.5%	\$179,819
2	Beacon Community Bank	Charleston, SC	\$498,326	33.3%	\$124,623
3	Optus Bank	Columbia, SC	\$405,324	28.5%	\$89,866
4	Southern First Bank	Greenville, SC	\$3,694,134	26.3%	\$768,194
5	The Citizens Bank	Olanta, SC	\$994,381	25.5%	\$202,360
6	Abbeville First Bank, Ssb	Abbeville, SC	\$117,074	15.3%	\$15,578
7	South Atlantic Bank	Myrtle Beach, SC	\$1,406,988	14.5%	\$178,453
8	Coastal States Bank	Hilton Head Island, SC	\$1,833,451	13.9%	\$223,377
9	1st FSB Of Sc, Inc.	Walterboro, SC	\$143,309	11.0%	\$14,219
10	Anderson Brothers Bank	Mullins, SC	\$1,554,014	10.1%	\$143,159
11	Coastal Carolina National Bank	Myrtle Beach, SC	\$823,569	8.7%	\$65,767
12	Dedicated Community Bank	Darlington, SC	\$97,323	6.4%	\$5,839
13	PEE DEE FEDERAL SAVINGS BANK	Marion, SC	\$38,586	6.1%	\$2,224
14	First Piedmont Federal S&L Association	Gaffney, SC	\$563,653	6.0%	\$31,689
15	First Community Bank	Lexington, SC	\$1,672,295	5.6%	\$88,337
16	Carolina B&TC	Lamar, SC	\$790,549	5.5%	\$41,413
17	Oconee Federal S&L Association	Seneca, SC	\$566,560	5.3%	\$28,318
18	Countybank	Greenwood, SC	\$707,197	5.3%	\$35,310
19	Enterprise Bank Of SC	Ehrhardt, SC	\$472,776	4.9%	\$22,171
20	Bank Of Travelers Rest	Travelers Rest, SC	\$1,317,381	4.8%	\$60,138
21	The Bank Of Clarendon	Manning, SC	\$393,799	3.5%	\$13,176
22	First Reliance Bank	Florence, SC	\$934,534	2.9%	\$26,531
23	Farmers And Merchants Bank Of SC	Holly Hill, SC	\$506,829	2.6%	\$13,008
24	First National Bank Of SC	Holly Hill, SC	\$277,071	2.4%	\$6,621
25	Pickens S&L Association, Federal Association	Pickens, SC	\$123,411	2.0%	\$2,367



Top 25 Fastest Growth QCBI Banks

2022 Loan Growth

South Carolina
Banks
December 31, 2022

	Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth	
				(%)	(\$000s)
1	First Capital Bank	Charleston, SC	\$566,692	76.9%	\$208,935
2	Optus Bank	Columbia, SC	\$405,324	72.2%	\$96,201
3	Bank Of The Lowcountry	Walterboro, SC	\$275,716	50.4%	\$60,468
4	Beacon Community Bank	Charleston, SC	\$498,326	42.7%	\$132,272
5	Coastal Carolina National Bank	Myrtle Beach, SC	\$823,569	38.8%	\$181,368
6	The Citizens Bank	Olanta, SC	\$994,381	35.1%	\$134,356
7	South Atlantic Bank	Myrtle Beach, SC	\$1,406,988	35.1%	\$260,023
8	Coastal States Bank	Hilton Head Island, SC	\$1,833,451	31.7%	\$323,534
9	Southern First Bank	Greenville, SC	\$3,694,134	30.9%	\$773,846
10	First Piedmont Federal S&L Association	Gaffney, SC	\$563,653	30.6%	\$97,396
11	Blue Ridge Bank	Walhalla, SC	\$175,455	26.0%	\$22,335
12	Anderson Brothers Bank	Mullins, SC	\$1,554,014	23.3%	\$232,699
13	1st FSB Of Sc, Inc.	Walterboro, SC	\$143,309	21.7%	\$16,718
14	Bank Of Greeleyville	Greeleyville, SC	\$121,638	21.0%	\$15,304
15	Mutual SB	Hartsville, SC	\$48,353	19.4%	\$5,354
16	Carolina B&TC	Lamar, SC	\$790,549	19.3%	\$80,071
17	Arthur State Bank	Union, SC	\$737,722	16.0%	\$69,217
18	Pickens S&L Association, Federal Association	Pickens, SC	\$123,411	15.7%	\$9,131
19	PEE DEE FEDERAL SAVINGS BANK	Marion, SC	\$38,586	15.6%	\$1,418
20	First National Bank Of SC	Holly Hill, SC	\$277,071	15.4%	\$14,803
21	Bank Of York	York, SC	\$330,534	13.9%	\$11,011
22	Enterprise Bank Of SC	Ehrhardt, SC	\$472,776	13.6%	\$30,190
23	First Community Bank	Lexington, SC	\$1,672,295	12.8%	\$111,814
24	Bank Of Travelers Rest	Travelers Rest, SC	\$1,317,381	12.7%	\$75,362
25	The Bank Of Clarendon	Manning, SC	\$393,799	12.5%	\$20,374



Top 25 QCBI Banks

Net Interest Margin

South Carolina
Banks
December 31, 2022

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	Anderson Brothers Bank	Mullins, SC	\$1,554,014	6.43%
2	Grandsouth Bank	Greenville, SC	\$1,196,164	4.80%
3	Bank Of Greeleyville	Greeleyville, SC	\$121,638	3.92%
4	Dedicated Community Bank	Darlington, SC	\$97,323	3.84%
5	Home Federal S&L Association	Bamberg, SC	\$39,751	3.70%
6	Community First Bank Inc.	Walhalla, SC	\$660,103	3.68%
7	First Reliance Bank	Florence, SC	\$934,534	3.63%
8	Coastal States Bank	Hilton Head Island, SC	\$1,833,451	3.61%
9	Coastal Carolina National Bank	Myrtle Beach, SC	\$823,569	3.60%
10	Enterprise Bank Of SC	Ehrhardt, SC	\$472,776	3.57%
11	South Atlantic Bank	Myrtle Beach, SC	\$1,406,988	3.55%
12	Arthur State Bank	Union, SC	\$737,722	3.52%
13	First Piedmont Federal S&L Association	Gaffney, SC	\$563,653	3.50%
14	Abbeville First Bank, Ssb	Abbeville, SC	\$117,074	3.48%
15	Blue Ridge Bank	Walhalla, SC	\$175,455	3.44%
16	Citizens Building And Loan, Ssb	Greer, SC	\$142,999	3.41%
17	First Palmetto Bank	Camden, SC	\$881,470	3.38%
18	First Capital Bank	Charleston, SC	\$566,692	3.33%
19	The Citizens Bank	Olanta, SC	\$994,381	3.33%
20	Southern First Bank	Greenville, SC	\$3,694,134	3.25%
21	Beacon Community Bank	Charleston, SC	\$498,326	3.19%
22	Carolina B&TC	Lamar, SC	\$790,549	3.15%
23	Peoples Bank The	Iva, SC	\$402,497	3.14%
24	Countybank	Greenwood, SC	\$707,197	3.13%
25	First Community Bank	Lexington, SC	\$1,672,295	3.12%

* Full year 2022 net interest margin

Top 25 QCBI Banks Noninterest Income

South Carolina
Banks
December 31, 2022

Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1 Countybank	Greenwood, SC	\$707,197	2.02%
2 Community First Bank Inc.	Walhalla, SC	\$660,103	1.60%
3 Anderson Brothers Bank	Mullins, SC	\$1,554,014	1.11%
4 First Reliance Bank	Florence, SC	\$934,534	1.02%
5 Bank Of Travelers Rest	Travelers Rest, SC	\$1,317,381	0.91%
6 First Piedmont Federal S&L Association	Gaffney, SC	\$563,653	0.89%
7 The Citizens Bank	Olanta, SC	\$994,381	0.81%
8 Arthur State Bank	Union, SC	\$737,722	0.73%
9 Bank Of Greeleyville	Greeleyville, SC	\$121,638	0.70%
10 Peoples Bank The	Iva, SC	\$402,497	0.69%
11 First National Bank Of SC	Holly Hill, SC	\$277,071	0.69%
12 Security Federal Bank	Aiken, SC	\$1,316,994	0.68%
13 First Community Bank	Lexington, SC	\$1,672,295	0.68%
14 First Palmetto Bank	Camden, SC	\$881,470	0.65%
15 The Bank Of Clarendon	Manning, SC	\$393,799	0.65%
16 Palmetto State Bank	Hampton, SC	\$656,186	0.60%
17 PEE DEE FEDERAL SAVINGS BANK	Marion, SC	\$38,586	0.59%
18 1st FSB Of Sc, Inc.	Walterboro, SC	\$143,309	0.55%
19 The Conway National Bank	Conway, SC	\$1,812,261	0.54%
20 Farmers And Merchants Bank Of SC	Holly Hill, SC	\$506,829	0.46%
21 Carolina B&TC	Lamar, SC	\$790,549	0.46%
22 Blue Ridge Bank	Walhalla, SC	\$175,455	0.42%
23 Coastal States Bank	Hilton Head Island, SC	\$1,833,451	0.42%
24 Enterprise Bank Of SC	Ehrhardt, SC	\$472,776	0.41%
25 South Atlantic Bank	Myrtle Beach, SC	\$1,406,988	0.40%

* Full year 2022 noninterest income as a percentage of average assets; excludes nonrecurring gains/losses



QwickAnalytics™

Top 25 QCBI Banks Most Efficient

South Carolina
Banks
December 31, 2022

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	Carolina B&TC	Lamar, SC	\$790,549	51.3%
2	Coastal States Bank	Hilton Head Island, SC	\$1,833,451	53.1%
3	Bank Of Travelers Rest	Travelers Rest, SC	\$1,317,381	56.1%
4	Grandsouth Bank	Greenville, SC	\$1,196,164	56.8%
5	The Conway National Bank	Conway, SC	\$1,812,261	56.9%
6	Optus Bank	Columbia, SC	\$405,324	57.3%
7	First Piedmont Federal S&L Association	Gaffney, SC	\$563,653	57.8%
8	Southern First Bank	Greenville, SC	\$3,694,134	58.1%
9	Anderson Brothers Bank	Mullins, SC	\$1,554,014	58.1%
10	The Bank Of SC	Charleston, SC	\$653,333	59.4%
11	Coastal Carolina National Bank	Myrtle Beach, SC	\$823,569	60.7%
12	First Palmetto Bank	Camden, SC	\$881,470	61.1%
13	South Atlantic Bank	Myrtle Beach, SC	\$1,406,988	62.4%
14	Bank Of York	York, SC	\$330,534	63.4%
15	Beacon Community Bank	Charleston, SC	\$498,326	63.4%
16	Palmetto State Bank	Hampton, SC	\$656,186	63.6%
17	The Bank Of Clarendon	Manning, SC	\$393,799	63.8%
18	Oconee Federal S&L Association	Seneca, SC	\$566,560	64.7%
19	First Capital Bank	Charleston, SC	\$566,692	65.2%
20	Peoples Bank The	Iva, SC	\$402,497	65.8%
21	The Commercial Bank	Honea Path, SC	\$250,949	65.8%
22	First Community Bank	Lexington, SC	\$1,672,295	66.3%
23	Abbeville First Bank, Ssb	Abbeville, SC	\$117,074	67.4%
24	The Citizens Bank	Olanta, SC	\$994,381	69.4%
25	Bank Of Greeleyville	Greeleyville, SC	\$121,638	69.9%

* Full year 2022 noninterest expense as a percentage of net interest income+noninterest income;
excludes nonrecurring gains/losses



QwickAnalytics™

Top 25 QCBI Banks ROAA (C-Corps)

South Carolina
Banks
December 31, 2022

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Anderson Brothers Bank	Mullins, SC	\$1,554,014	1.81%
2	Grandsouth Bank	Greenville, SC	\$1,196,164	1.48%
3	First Piedmont Federal S&L Association	Gaffney, SC	\$563,653	1.41%
4	Carolina B&TC	Lamar, SC	\$790,549	1.26%
5	First Palmetto Bank	Camden, SC	\$881,470	1.22%
6	Coastal States Bank	Hilton Head Island, SC	\$1,833,451	1.16%
7	The Bank Of Clarendon	Manning, SC	\$393,799	1.05%
8	The Bank Of SC	Charleston, SC	\$653,333	1.05%
9	Community First Bank Inc.	Walhalla, SC	\$660,103	1.03%
10	Coastal Carolina National Bank	Myrtle Beach, SC	\$823,569	1.01%
11	South Atlantic Bank	Myrtle Beach, SC	\$1,406,988	1.00%
12	Arthur State Bank	Union, SC	\$737,722	0.96%
13	Palmetto State Bank	Hampton, SC	\$656,186	0.96%
14	First Community Bank	Lexington, SC	\$1,672,295	0.95%
15	Southern First Bank	Greenville, SC	\$3,694,134	0.95%
16	Optus Bank	Columbia, SC	\$405,324	0.94%
17	The Citizens Bank	Olanta, SC	\$994,381	0.91%
18	The Conway National Bank	Conway, SC	\$1,812,261	0.90%
19	Farmers And Merchants Bank Of SC	Holly Hill, SC	\$506,829	0.88%
20	Abbeville First Bank, Ssb	Abbeville, SC	\$117,074	0.86%
21	Oconee Federal S&L Association	Seneca, SC	\$566,560	0.84%
22	Pickens S&L Association, Federal Association	Pickens, SC	\$123,411	0.82%
23	Bank Of York	York, SC	\$330,534	0.80%
24	Security Federal Bank	Aiken, SC	\$1,316,994	0.80%
25	Bank Of The Lowcountry	Walterboro, SC	\$275,716	0.77%

* Full year 2022 ROAA (stated) for C-Corp status institutions only



QwickAnalytics™

Top 25 QCBI Banks ROAA (S-Corps)

South Carolina
Banks
December 31, 2022

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Bank Of Travelers Rest	Travelers Rest, SC	\$1,317,381	1.48%
2	Peoples Bank The	Iva, SC	\$402,497	1.30%
3	Bank Of Greeleyville	Greeleyville, SC	\$121,638	1.24%
4	The Commercial Bank	Honea Path, SC	\$250,949	0.90%
5	Countybank	Greenwood, SC	\$707,197	0.88%

* Full year 2022 ROAA (stated) for S-Corp status institutions only

Top 25 QCBI Banks ROAE (C-Corps)

South Carolina
Banks
December 31, 2022

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Anderson Brothers Bank	Mullins, SC	\$1,554,014	21.80%
2	The Bank Of SC	Charleston, SC	\$653,333	16.26%
3	Arthur State Bank	Union, SC	\$737,722	15.60%
4	Grandsouth Bank	Greenville, SC	\$1,196,164	14.45%
5	Coastal States Bank	Hilton Head Island, SC	\$1,833,451	14.28%
6	South Atlantic Bank	Myrtle Beach, SC	\$1,406,988	13.44%
7	First Palmetto Bank	Camden, SC	\$881,470	13.19%
8	The Conway National Bank	Conway, SC	\$1,812,261	13.00%
9	Carolina B&TC	Lamar, SC	\$790,549	12.88%
10	Community First Bank Inc.	Walhalla, SC	\$660,103	12.34%
11	First Community Bank	Lexington, SC	\$1,672,295	11.92%
12	Coastal Carolina National Bank	Myrtle Beach, SC	\$823,569	11.81%
13	The Citizens Bank	Olanta, SC	\$994,381	11.67%
14	Bank Of The Lowcountry	Walterboro, SC	\$275,716	11.41%
15	Farmers And Merchants Bank Of SC	Holly Hill, SC	\$506,829	11.20%
16	The Bank Of Clarendon	Manning, SC	\$393,799	10.88%
17	Abbeville First Bank, Ssb	Abbeville, SC	\$117,074	10.79%
18	Southern First Bank	Greenville, SC	\$3,694,134	9.99%
19	Bank Of York	York, SC	\$330,534	9.82%
20	Security Federal Bank	Aiken, SC	\$1,316,994	9.70%
21	Palmetto State Bank	Hampton, SC	\$656,186	9.38%
22	Pickens S&L Association, Federal Association	Pickens, SC	\$123,411	9.13%
23	First National Bank Of SC	Holly Hill, SC	\$277,071	9.13%
24	Dedicated Community Bank	Darlington, SC	\$97,323	8.35%
25	First Reliance Bank	Florence, SC	\$934,534	8.30%

* Full year 2022 ROAE (stated) for C-Corp status institutions only



QwickAnalytics™

Top 25 QCBI Banks ROAE (S-Corps)

South Carolina
Banks
December 31, 2022

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Bank Of Travelers Rest	Travelers Rest, SC	\$1,317,381	22.78%
2	Countybank	Greenwood, SC	\$707,197	18.59%
3	Peoples Bank The	Iva, SC	\$402,497	16.72%
4	The Commercial Bank	Honea Path, SC	\$250,949	15.62%
5	Bank Of Greeleyville	Greeleyville, SC	\$121,638	13.68%

* Full year 2022 ROAE (stated) for S-Corp status institutions only

QwickAnalytics State Performance Trends

South Carolina
Banks
December 31, 2022

The **QwickAnalytics State Performance Trends** report presents a summary of key trends of "true" community banks - based on the QwickAnalytics Community Bank Index (QCBI) TM - for comparisons that are meaningful and relevant. The QCBI excludes FDIC-insured institutions that do not fit the characteristics of a community bank, based on the following call report-derived rules:

Disqualifying Rule	Banks Excluded:	
	National	South Carolina
Assets > \$10 Billion	158	1
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	125	0
Large Institutional Branches (>\$2 billion deposits/branch)	46	0
Underloaned (<10% Loans / Assets)	120	0
Consumer Focus (>50% Consumer Loans or Leases / Assets)	25	0
No Material Real Estate Lending (<1% Assets)	130	0
Wholesale Funded (<40% Core Deposits / Deposits)	86	0
Overcapitalized (Total Equity / Assets > 50%)	86	0
Time Deposits = 100% of Total Deposits	21	0
Manually Excluded Banks	0	0

** Exclusions are not "additive" as some institutions meet multiple criteria for exclusion*

About QwickAnalytics: Time-Saving Tools for Busy Bankers

South Carolina
Banks
December 31, 2022

QwickAnalytics on-line, cloud-based tools are designed specifically for community bankers to:

- (1) conduct a variety of **financial performance research**, from value-added graphs and tables of their own financial performance to several customizable **peer benchmarking reports**, and
- (2) satisfy several regulatory requirements, including **credit stress testing**.

The reports are **professional and polished**, but also **quick, easy and affordable**, and have received rave reviews from clients.

Regulatory and Compliance

- Credit Stress Test
- Basel III Capital Planning
- Reg F Snapshot



Bank & Peer Performance

- Bank Performance Report Card
- PeerWatch Trends
- PeerWatch
- Liquidity Risk Report
- Reg F Snapshot

Find out more or sign up at www.qwickanalytics.com.