



## Third Quarter 2025

## ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

Employment Growth Rates (% change from year ago, unless noted)	Q3-25	Q2-25	Q3-24	2024	2023
Total Nonfarm (share of trailing four quarter employment in parentheses)	3.0%	2.9%	1.7%	2.0%	2.8%
Manufacturing	(11%)	-0.3%	0.1%	0.2%	0.1%
Other (non-manufacturing) Goods-Producing	(5%)	4.0%	6.1%	4.7%	4.9%
Private Service-Providing	(68%)	3.8%	3.6%	1.4%	1.8%
Government	(16%)	1.5%	1.4%	3.0%	2.9%
Unemployment Rate (% of labor force, seasonally adjusted)	4.3%	4.1%	4.5%	4.2%	3.0%
Other Indicators (% change of 4-qtr moving total, unless noted)	Q3-25	Q2-25	Q3-24	2024	2023
Single-Family Home Permits	N/A	-0.5%	14.0%	11.2%	-4.4%
Multifamily Building Permits	N/A	35.9%	-7.6%	21.3%	-31.7%
Home Price Index (change from year ago)	4.7%	4.1%	5.5%	6.8%	8.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	N/A	0.92	0.84	0.82	0.73

## BANKING TRENDS

General Information	Q3-25	Q2-25	Q3-24	2024	2023
Institutions (#)	43	43	43	43	45
Total Assets (in millions)	\$62,303	\$61,818	\$59,406	\$60,061	\$58,467
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions (#)	5	5	5	5	5
Asset Quality	Q3-25	Q2-25	Q3-24	2024	2023
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.68	0.65	0.63	0.79	0.79
Noncurrent Loans / Total Loans (median %)	0.30	0.30	0.34	0.31	0.23
Loan and Lease Allowance / Total Loans (median %)	1.09	1.05	1.11	1.09	1.13
Loan and Lease Allowance / Noncurrent Loans (median multiple)	3.65	3.02	2.87	3.67	4.29
Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.01	0.00	0.01	0.02	0.00
Capital / Earnings (year-to-date annualized, unless noted)	Q3-25	Q2-25	Q3-24	2024	2023
Tier 1 Leverage (median %, end of period)	10.35	10.22	10.26	10.01	10.02
Return on Assets (median %)	1.05	0.99	0.84	0.86	0.79
Pretax Return on Assets (median %)	1.27	1.15	1.03	1.06	0.97
Net Interest Margin (median %)	3.59	3.51	3.21	3.24	3.37
Yield on Earning Assets (median %)	5.21	5.17	5.04	5.07	4.52
Cost of Funding Earning Assets (median %)	1.68	1.69	1.60	1.62	1.13
Provisions to Avg. Assets (median %)	0.06	0.04	0.03	0.03	0.04
Noninterest Income to Avg. Assets (median %)	0.44	0.44	0.46	0.46	0.47
Overhead to Avg. Assets (median %)	2.47	2.44	2.36	2.39	2.41
Liquidity / Sensitivity	Q3-25	Q2-25	Q3-24	2024	2023
Net Loans to Assets (median %)	65.60	65.38	61.97	65.18	66.60
Noncore Funding to Assets (median %)	9.59	9.56	9.71	8.63	9.60
Long-term Assets to Assets (median %, call filers)	37.94	37.12	38.09	37.46	43.68
Brokered Deposits (number of institutions)	16	17	18	17	19
Brokered Deposits to Assets (median % for those above)	5.60	5.21	6.04	7.28	4.88
Loan Concentrations	Q3-25	Q2-25	Q3-24	2024	2023
(median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)	Q3-25	Q2-25	Q3-24	2024	2023
Commercial and Industrial	41	40	38	41	35
Commercial Real Estate	209	224	230	239	223
Construction & Development	40	39	47	40	48
Multifamily Residential Real Estate	11	9	8	8	8
Nonresidential Real Estate	137	142	152	151	156
Residential Real Estate	216	220	228	222	197
Consumer	12	12	14	14	15
Agriculture	2	2	3	2	2

## BANKING PROFILE

Largest Deposit Markets (from 2025 Summary of Deposits)	Institutions in Market	Asset Distribution	Institutions
Charlotte-Concord-Gastonia, NC-SC	49	\$477,339	< \$100 million
Columbia, SC	27	\$26,826	\$100 million to \$250 million
Greenville-Anderson-Greer, SC	40	\$25,997	\$250 million to \$1 billion
Charleston-North Charleston, SC	38	\$23,088	\$1 billion to \$10 billion
Augusta-Richmond County, GA-SC	24	\$12,476	\$10 billion