

**Coastal Carolina Bancshares, Inc.**  
**Consolidated**  
**Balance Sheet**  
**(UNAUDITED)**

	<b>Consolidated</b>	
	<b>June 30, 2025</b>	<b>December 31, 2024</b>
<b>Assets</b>		
Cash and due from banks	\$ 24,673,135	\$ 6,685,457
Federal funds sold	5,075,873	3,478,098
Interest-bearing bank deposits	160,299,528	116,393,053
Securities	84,968,877	95,785,582
Loans held for sale	1,698,311	500,000
Portfolio loans:		
Construction:		
1-4 family	13,054,763	9,868,309
Other	-	-
Total construction	13,054,763	9,868,309
Farmland	5,568,383	6,664,913
Land acquisition and development	37,659,180	44,867,054
Total construction and land development	56,282,325	61,400,276
1-4 family residential	275,274,205	268,137,636
Home equity	32,112,683	27,117,552
Other real estate:		
Multifamily	36,909,630	39,708,268
Owner occupied non-residential	134,774,197	121,395,453
Non-owner occupied non-residential	219,055,562	206,293,838
Total other real estate	390,739,389	367,397,558
Total real estate loans	754,408,602	724,053,022
Commercial and industrial	89,274,475	82,196,305
Loans to Farmers	2,027,364	2,000,000
Consumer and other	34,126,226	29,075,603
Total portfolio loans	879,836,667	837,324,930
Deferred loan fees, net of costs	(209,566)	(184,766)
Allowance for loan losses	(9,291,826)	(8,560,650)
Portfolio loans, net	870,335,275	828,579,514
Premise and equipment, net	13,648,857	11,933,542
Accrued interest receivable	4,050,010	3,936,927
Other real estate owned	-	-
Goodwill	2,991,535	2,991,535
Deferred tax asset	5,230,105	5,255,672
Core Deposit Intangible	127,116	143,281
Other assets	14,376,721	14,627,453
<b>Total assets</b>	<b>\$ 1,187,475,343</b>	<b>\$ 1,090,310,113</b>
<b>Liabilities</b>		
Deposits:		
Noninterest bearing checking	\$ 171,241,664	\$ 163,288,388
Interest-bearing checking	191,144,936	256,676,441
Money market accounts	515,903,299	390,695,017
Savings	17,491,315	18,345,155
Certificates of deposit < \$250,000	104,908,068	105,915,346
Certificates of deposit ≥ \$250,000	50,508,861	46,108,219
QuickRate CDs	3,675,000	1,225,000
Brokered CDs	25,000,000	6,584,000
Total deposits	1,079,873,142	988,837,566
Accrued interest payable	941,954	744,268
Federal funds purchased	-	-
Other borrowings	20,000,000	20,000,000
Deferred tax liability	-	-
Accrued expenses and other liabilities	5,954,856	5,419,632
<b>Total liabilities</b>	<b>1,106,769,953</b>	<b>1,015,001,466</b>
<b>Shareholders' Equity</b>		
Common stock	63,760	63,302
Surplus	47,945,628	47,643,588
Retained earnings	34,023,549	25,516,838
YTD Income	4,893,001	8,506,711
Accumulated other comprehensive income	(6,220,548)	(6,421,792)
<b>Total shareholders' equity</b>	<b>80,705,390</b>	<b>75,308,647</b>
<b>Total liabilities &amp; shareholders' equity</b>	<b>\$ 1,187,475,343</b>	<b>\$ 1,090,310,113</b>
<b>Book value per share</b>		
<b>Book value per share</b>	<b>\$ 12.80</b>	<b>\$ 12.07</b>
Tangible Book Value per share	\$ 12.31	\$ 11.56