

COASTAL BANKING COMPANY, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 2855905	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$475	\$375	-21.0%	
Loans	\$305	\$277	-9.1%	
<i>Construction & development</i>	\$37	\$32	-12.7%	
<i>Closed-end 1-4 family residential</i>	\$129	\$110	-15.2%	
<i>Home equity</i>	\$19	\$18	-8.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	3.9%	
<i>Commercial & Industrial</i>	\$11	\$12	12.5%	
<i>Commercial real estate</i>	\$102	\$99	-2.9%	
Unused commitments	\$18	\$22	21.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$16	\$31	90.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$8	219.9%	
Cash & balances due	\$10	\$7	-34.6%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$566	\$235	-58.4%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$559	\$219	-60.8%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$432	\$334	-22.9%	
Deposits	\$338	\$292	-13.6%	
Total other borrowings	\$87	\$36	-58.4%	
FHLB advances	\$81	\$36	-55.4%	
Equity				
Equity capital at quarter end	\$43	\$42	-2.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.0%	11.3%	--	
Tier 1 risk based capital ratio	17.9%	21.8%	--	
Total risk based capital ratio	19.2%	23.1%	--	
Return on equity ¹	10.7%	-5.6%	--	
Return on assets ¹	1.0%	-0.6%	--	
Net interest margin ¹	4.3%	4.3%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	49.6%	201.9%	--	
Loss provision to net charge-offs (qtr)	53.0%	129.7%	--	
Net charge-offs to average loans and leases ¹	2.4%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	12.4%	0.2%	1.9%	0.0%
<i>Closed-end 1-4 family residential</i>	1.5%	0.5%	0.1%	0.1%
<i>Home equity</i>	1.0%	2.2%	0.0%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.3%	0.0%	3.8%	0.0%
<i>Commercial & Industrial</i>	0.5%	0.1%	0.0%	0.0%
<i>Commercial real estate</i>	2.6%	1.2%	0.9%	0.0%
<i>Total loans</i>	3.1%	0.8%	0.6%	0.0%