

COASTALSOUTH BANCSHARES, INC.

	CPP Disbursement Date 08/28/2009	RSSD (Holding Company) 3274727	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$440	\$369	-16.0%	
Loans	\$325	\$256	-21.3%	
<i>Construction & development</i>	\$19	\$16	-14.5%	
<i>Closed-end 1-4 family residential</i>	\$182	\$121	-33.5%	
<i>Home equity</i>	\$21	\$17	-15.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$2	-12.2%	
<i>Commercial & Industrial</i>	\$44	\$39	-12.8%	
<i>Commercial real estate</i>	\$49	\$54	10.3%	
Unused commitments	\$31	\$42	35.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$16	\$20	22.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$39	\$45	14.0%	
Cash & balances due	\$19	\$13	-29.1%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$230	\$100	-56.3%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$213	\$101	-52.7%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$404	\$335	-17.3%	
Deposits	\$335	\$284	-15.1%	
Total other borrowings	\$67	\$49	-27.5%	
FHLB advances	\$65	\$45	-30.8%	
Equity				
Equity capital at quarter end	\$35	\$35	-1.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	6.7%	8.1%	--	
Tier 1 risk based capital ratio	10.3%	12.1%	--	
Total risk based capital ratio	11.6%	13.4%	--	
Return on equity ¹	39.7%	-8.5%	--	
Return on assets ¹	3.1%	-0.8%	--	
Net interest margin ¹	3.2%	4.0%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	45.5%	32.7%	--	
Loss provision to net charge-offs (qtr)	52.1%	28.9%	--	
Net charge-offs to average loans and leases ¹	1.8%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	11.6%	14.4%	2.5%	0.2%
<i>Closed-end 1-4 family residential</i>	2.2%	4.8%	0.1%	0.3%
<i>Home equity</i>	3.2%	0.0%	0.1%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.1%	6.4%	0.5%	0.0%
<i>Commercial & Industrial</i>	1.2%	1.7%	2.0%	1.2%
<i>Commercial real estate</i>	1.9%	2.7%	0.1%	0.0%
<i>Total loans</i>	2.8%	4.3%	0.5%	0.3%