

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$396	\$439	10.9%	
Loans	\$320	\$333	4.0%	
<i>Construction & development</i>	\$77	\$55	-28.8%	
<i>Closed-end 1-4 family residential</i>	\$119	\$143	20.4%	
<i>Home equity</i>	\$33	\$32	-4.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$4	\$1	-63.7%	
<i>Commercial & Industrial</i>	\$35	\$41	16.3%	
<i>Commercial real estate</i>	\$50	\$52	3.2%	
Unused commitments	\$64	\$33	-47.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$54	\$31	-42.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$26	708.7%	
Cash & balances due	\$4	\$20	411.9%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$83	\$116	38.4%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$77	\$107	38.1%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$362	\$400	10.6%	
Deposits	\$290	\$333	14.6%	
Total other borrowings	\$70	\$65	-7.1%	
FHLB advances	\$70	\$65	-7.1%	
Equity				
Equity capital at quarter end	\$34	\$39	13.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$11	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	8.6%	--	
Tier 1 risk based capital ratio	10.6%	12.9%	--	
Total risk based capital ratio	11.8%	14.1%	--	
Return on equity ¹	-18.0%	-34.2%	--	
Return on assets ¹	-1.5%	-3.0%	--	
Net interest margin ¹	2.8%	2.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	43.7%	40.3%	--	
Loss provision to net charge-offs (qtr)	91.0%	272.6%	--	
Net charge-offs to average loans and leases ¹	3.0%	1.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	5.6%	12.4%	1.3%	0.8%
<i>Closed-end 1-4 family residential</i>	3.3%	6.9%	0.3%	0.2%
<i>Home equity</i>	0.4%	3.5%	2.6%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	3.0%	0.0%	2.3%
<i>Commercial & Industrial</i>	0.7%	1.0%	0.0%	0.4%
<i>Commercial real estate</i>	1.7%	2.3%	0.1%	0.6%
<i>Total loans</i>	3.0%	5.9%	0.8%	0.4%