

GULFSOUTH PRIVATE BANK

	CPP Disbursement Date 09/25/2009	Cert 58073	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$175	\$209	19.5%	
Loans	\$131	\$154	17.4%	
<i>Construction & development</i>	\$53	\$58	8.8%	
<i>Closed-end 1-4 family residential</i>	\$28	\$38	37.4%	
<i>Home equity</i>	\$11	\$8	-32.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$8	\$4	-43.3%	
<i>Commercial & Industrial</i>	\$7	\$8	7.7%	
<i>Commercial real estate</i>	\$23	\$36	56.9%	
Unused commitments	\$9	\$11	13.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$8	57.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$4	-20.3%	
Cash & balances due	\$5	\$30	480.8%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$156	\$195	25.5%	
Deposits	\$145	\$180	23.8%	
Total other borrowings	\$10	\$8	-25.0%	
FHLB advances	\$10	\$8	-25.0%	
Equity				
Equity capital at quarter end	\$19	\$14	-28.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.1%	6.3%	--	
Tier 1 risk based capital ratio	14.1%	8.9%	--	
Total risk based capital ratio	15.1%	15.0%	--	
Return on equity ¹	-0.2%	-52.1%	--	
Return on assets ¹	0.0%	-3.6%	--	
Net interest margin ¹	2.1%	1.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	178.3%	25.8%	--	
Loss provision to net charge-offs (qtr)	26.2%	50.0%	--	
Net charge-offs to average loans and leases ¹	1.0%	8.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.4%	6.1%	0.4%	2.5%
<i>Closed-end 1-4 family residential</i>	0.0%	0.3%	0.0%	1.3%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	1.2%	3.9%
<i>Commercial & Industrial</i>	0.0%	0.2%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	20.4%	0.0%	2.9%
<i>Total loans</i>	0.6%	7.1%	0.2%	2.1%