

GULFSTREAM BANCSHARES, INC.

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 3001156	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$570	\$564	-0.9%	
Loans	\$457	\$421	-8.0%	
<i>Construction & development</i>	\$63	\$41	-34.5%	
<i>Closed-end 1-4 family residential</i>	\$26	\$23	-11.1%	
<i>Home equity</i>	\$20	\$22	6.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$2	-10.4%	
<i>Commercial & Industrial</i>	\$143	\$124	-13.0%	
<i>Commercial real estate</i>	\$200	\$205	2.8%	
Unused commitments	\$105	\$83	-21.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$35	\$40	13.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$26	\$25	-2.6%	
Cash & balances due	\$16	\$27	76.5%	
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	\$519	\$505	-2.6%	
Deposits	\$453	\$443	-2.3%	
Total other borrowings	\$63	\$61	-4.0%	
FHLB advances	\$55	\$55	0.0%	
Equity				
Equity capital at quarter end	\$51	\$59	15.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$11	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	9.8%	--	
Tier 1 risk based capital ratio	10.5%	12.6%	--	
Total risk based capital ratio	11.7%	13.9%	--	
Return on equity ¹	12.4%	-18.0%	--	
Return on assets ¹	1.1%	-1.9%	--	
Net interest margin ¹	3.6%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	304.5%	134.0%	--	
Loss provision to net charge-offs (qtr)	85.5%	185.8%	--	
Net charge-offs to average loans and leases ¹	0.8%	3.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	1.6%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	1.8%	1.4%	0.4%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	1.4%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.7%	2.3%	0.6%	0.7%
<i>Commercial real estate</i>	0.3%	3.7%	0.0%	1.2%
<i>Total loans</i>	0.5%	2.7%	0.2%	0.8%