

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$399	\$440	10.3%	
Loans	\$304	\$325	7.1%	
Construction & development	\$21	\$19	-10.8%	
Closed-end 1-4 family residential	\$160	\$182	13.6%	
Home equity	\$23	\$21	-11.2%	
Credit card	\$0	\$0		
Other consumer	\$3	\$2	-26.3%	
Commercial & Industrial	\$37	\$44	19.9%	
Commercial real estate	\$51	\$49	-3.7%	
Unused commitments	\$32	\$31	-4.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$37	\$16	-54.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$19	\$39	110.7%	
Cash & balances due	\$11	\$19	77.7%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$185	\$230	24.1%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$147	\$213	44.8%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$368	\$404	9.7%	
Deposits	\$290	\$335	15.5%	
Total other borrowings	\$78	\$67	-13.5%	
FHLB advances	\$70	\$65	-7.1%	
Equity				
Equity capital at quarter end	\$30	\$35	17.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	6.6%	6.7%	--	
Tier 1 risk based capital ratio	9.4%	10.3%	--	
Total risk based capital ratio	10.7%	11.6%	--	
Return on equity ¹	7.9%	39.7%	--	
Return on assets ¹	0.6%	3.1%	--	
Net interest margin ¹	3.4%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	28.9%	45.5%	--	
Loss provision to net charge-offs (qtr)	231.3%	52.1%	--	
Net charge-offs to average loans and leases ¹	0.8%	1.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	15.0%	11.6%	0.1%	2.5%
Closed-end 1-4 family residential	6.2%	2.2%	0.1%	0.1%
Home equity	0.1%	3.2%	0.8%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	9.9%	0.1%	0.0%	0.5%
Commercial & Industrial	5.6%	1.2%	1.1%	2.0%
Commercial real estate	4.4%	1.9%	0.0%	0.1%
Total loans	6.1%	2.8%	0.2%	0.5%