

GULFSOUTH PRIVATE BANK

	CPP Disbursement Date 09/25/2009	Cert 58073	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets				
Loans		\$174		
Construction & development		\$36		
Closed-end 1-4 family residential		\$46		
Home equity		\$3		
Credit card		\$0		
Other consumer		\$2		
Commercial & Industrial		\$8		
Commercial real estate		\$28		
Unused commitments		\$6		
Securitization outstanding principal		\$0		
Mortgage-backed securities (GSE and private issue)		\$9		
Asset-backed securities		\$0		
Other securities		\$2		
Cash & balances due		\$23		
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)		\$0		
Open-end HELOC originated for sale (quarter)		\$0		
Closed-end mortgage originations sold (quarter)		\$0		
Open-end HELOC originations sold (quarter)		\$0		
Liabilities		\$166		
Deposits		\$161		
Total other borrowings		\$5		
FHLB advances		\$5		
Equity				
Equity capital at quarter end		\$8		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0	NA	
Performance Ratios				
Tier 1 leverage ratio		4.2%	--	
Tier 1 risk based capital ratio		6.2%	--	
Total risk based capital ratio		7.5%	--	
Return on equity ¹		-273.2%	--	
Return on assets ¹		-18.4%	--	
Net interest margin ¹		3.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)		30.0%	--	
Loss provision to net charge-offs (qtr)		224.3%	--	
Net charge-offs to average loans and leases ¹		4.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development		27.3%		0.5%
Closed-end 1-4 family residential		15.8%		0.5%
Home equity		0.0%		0.0%
Credit card		0.0%		0.0%
Other consumer		1.2%		8.2%
Commercial & Industrial		5.8%		4.2%
Commercial real estate		18.7%		1.9%
Total loans		17.1%		1.1%