

COASTAL BANKING COMPANY, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 2855905	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$475	\$461	-2.9%	
Loans	\$336	\$340	1.1%	
Construction & development	\$99	\$71	-28.4%	
Closed-end 1-4 family residential	\$114	\$134	17.5%	
Home equity	\$20	\$21	8.0%	
Credit card	\$0	\$0		
Other consumer	\$4	\$2	-32.6%	
Commercial & Industrial	\$10	\$11	6.4%	
Commercial real estate	\$81	\$91	12.2%	
Unused commitments	\$34	\$24	-28.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$61	\$47	-22.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$23	\$15	-34.5%	
Cash & balances due	\$5	\$3	-30.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$135	\$227	68.2%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$116	\$206	78.3%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$422	\$420	-0.3%	
Deposits	\$367	\$371	1.3%	
Total other borrowings	\$52	\$45	-12.5%	
FHLB advances	\$52	\$45	-12.5%	
Equity				
Equity capital at quarter end	\$53	\$41	-23.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	9.6%	8.4%	--	
Tier 1 risk based capital ratio	13.0%	12.7%	--	
Total risk based capital ratio	14.3%	13.9%	--	
Return on equity ¹	-36.0%	-101.4%	--	
Return on assets ¹	-4.1%	-10.0%	--	
Net interest margin ¹	2.3%	3.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	25.4%	46.1%	--	
Loss provision to net charge-offs (qtr)	105.8%	103.9%	--	
Net charge-offs to average loans and leases ¹	7.5%	2.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	15.0%	10.4%	4.8%	1.3%
Closed-end 1-4 family residential	1.0%	2.4%	0.3%	0.2%
Home equity	0.4%	0.1%	0.0%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.4%	0.2%	0.4%	0.0%
Commercial & Industrial	0.0%	1.3%	2.4%	4.3%
Commercial real estate	3.3%	3.1%	0.5%	0.3%
Total loans	5.7%	4.1%	1.9%	0.6%