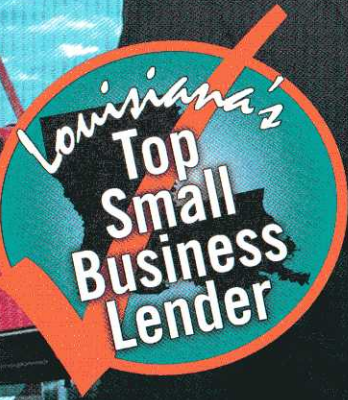


In 2009, Gulf Coast Bank was named the top Small Business Administration (SBA) lender in the state of Louisiana for the second year in a row. For the year, our total lending business experienced a 32% increase, much of which we owe to SBA lending, which experienced a 58% increase from 2008. In addition, new offices in Baton Rouge, Jefferson Parish and New Orleans generated significant consumer growth in 2009. Our Small Business clients come from a wide range of industries, including restaurants, retailers, bakeries, catering halls, marinas, construction companies and many others. We form long-lasting relationships with our Small Business customers, who choose Gulf Coast Bank to help them expand their business and achieve their financial goals. Our SBA loans offer competitive rates and quick approvals, combined with the level of expertise that comes with years of experience being Louisiana's preferred Small Business Lender.



Guy Williams and Thomas Ogg with Demo Diva's Simone Bruni on the unveiling of her new excavator, "Smashing Star."