



GULF COAST BANK & Trust Company



Annual Report 2013

PRESIDENT'S LETTER

Gulf Coast Bank had its best earnings in 2013. After the consecutive shocks of hurricanes Katrina and Rita, the BP oil spill, and the great recession, it sometimes seemed that the bad news would never end. Well in 2013 the bank and the state of Louisiana experienced a great year and the beginning of a recovery that should last for years.

Louisiana has become a destination of choice for companies, retirees, and young professionals. The continuing shale gas boom will provide new business growth expansion up and down the river as well as on the I-10 corridor. Real projects are underway that will produce more than 85 billion dollars of industrial development over the next five years. This new permanent investment will lead to more jobs and faster economic growth.

Gulf Coast Bank is ideally situated to both facilitate and capitalize on this growth. As the largest lender to small business in the state of Louisiana and the largest locally owned bank in Southeast Louisiana, we can provide the investment advice that companies and individuals need.

As the job market expands, there will be additional demand for home loans and commercial loans. Our large and growing residential mortgage department can help with the home loans while our commercial division can fund business expansion. As we look to the future, we are first grateful to our customers and employees who helped us to earn the biggest profit in our history. We are also incredibly optimistic about the future. Because of the foundation that has been laid, we expect 2014 and the years to come to be even better.



Gulf Coast Bank & Trust Co. President and Chief Executive Officer Guy Williams

Sincerely,

Guy T. Williams

Guy T. Williams
President & CEO
Gulf Coast Bank & Trust Co.



Gulf Coast Bank & Trust Co. Board of Directors, from left to right: Ted Laborde, Charles Justice III, Dieter Hugel, Guy Williams, Joyce Bergeron, Dale Higgins and David B. Strassner (missing).



FINANCIAL HIGHLIGHTS

Gulf Coast Bank & Trust 2013 Financial Highlights As of December 31, 2013 (in thousands)

Assets		Liabilities & Equity		Statement of Operations	
Cash & Due from Banks	\$36,379	Deposits	\$845,205	Interest Income	\$65,505
Investment Securities and Other Investments	\$157,774	Borrowed Money	\$30,569	Interest Expense	(\$8,777)
Loans (net)	\$742,572	Other Liabilities	\$8,533	Loan Loss Provision	(\$3,426)
Bank Premises (net)	\$32,643	Total Equity Capital	\$98,164	Non-Interest Income	\$26,130
Other Assets	\$13,103	TOTAL LIABILITIES & EQUITY	\$982,471	Non-Interest Expense	(\$57,425)
TOTAL ASSETS	\$982,471			Income Tax Expense	(\$7,681)
				NET INCOME	\$14,326

TOTAL EQUITY TIMELINE 1990-2013





2013 Community Rewards First Prize Winner, Villalobos Rescue Center, and Sixth Place Winner, Cat Haven

Community Commitment

Throughout the year, Gulf Coast Bank & Trust shows their community commitment through financial support to local nonprofits by sponsoring events and donating to many worthy causes. Two annual Gulf Coast Bank fundraisers, Pack the Park and Auctions in August help nonprofits by raising funds for their missions. Our Community Rewards program donates \$50,000 to ten nonprofits to help them continue their mission. We take pride in our community involvement!



2013 Community Rewards Second Prize Winner, Immaculate Conception School



2013 Community Rewards Third Prize Winner, Academy of Our Lady High School

Our Employees Make a Difference!

Every day, the employees of Gulf Coast Bank are busy building the communities where we work, play and live. By taking care of our customers' financial service needs and partnering with entrepreneurs to grow local businesses, our employees are making a difference daily in the local economy.

When they wrap up their work in the bank, you will likely find our bankers serving our community. In schools, neighborhood associations, playgrounds, ballparks, churches and charitable organizations, our employees are making the region a better place to live through their volunteer efforts. You will find them coaching local little league teams, mentoring students, serving on civic association boards, feeding the hungry, and raising funds for worthy causes. Just through our Auctions in August program, our bankers are directly responsible for raising \$75,000 for local organizations and causes last year alone!

At Gulf Coast Bank, our strength lies in the creativity, passion and dedication of our team of employees. Our customers have great expectations of them, and we support them in their personal and professional development to achieve their full potential. Through innovative wellness programs, continuing education and training, we strive to create the environment for our bankers and our customers to achieve their goals. This commitment was recently noted as Gulf Coast Bank was celebrated by New Orleans City Business as a 2013 Best Places to Work Award.

Our success at Gulf Coast Bank is due to our employees. From the bank to the ballpark, they make south Louisiana a great place to live!



Gina Handy and a customer collect beads for local nonprofits



Kelly Ford, Bobbie Majumdar, Marianne Raley "sell sailboats" raising funds for the Leukemia Lymphoma Society



The Bank That Cares
About You!

FDIC

