

GRAND BANK FOR SAVINGS FSB

	CPP Disbursement Date	Cert	Number of Insured Depository Institutions	
	09/25/2009	31864	1	
Selected balance and off-balance sheet items	2012	2013	%chg from prev	
	\$ millions	\$ millions		
Assets			\$108	
Loans			\$70	
Construction & development			\$7	
Closed-end 1-4 family residential			\$59	
Home equity			\$0	
Credit card			\$0	
Other consumer			\$1	
Commercial & Industrial			\$0	
Commercial real estate			\$1	
Unused commitments			\$0	
Securitization outstanding principal			\$0	
Mortgage-backed securities (GSE and private issue)			\$0	
Asset-backed securities			\$0	
Other securities			\$0	
Cash & balances due			\$31	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)			\$10	
Open-end HELOC originated for sale (quarter)			\$0	
Closed-end mortgage originations sold (quarter)			\$10	
Open-end HELOC originations sold (quarter)			\$0	
Liabilities			\$95	
Deposits			\$95	
Total other borrowings			\$0	
FHLB advances			\$0	
Equity				
Equity capital at quarter end			\$13	
Stock sales and transactions with parent holding company (cumulative through calendar year)			\$0	NA
Performance Ratios				
Tier 1 leverage ratio			11.7%	--
Tier 1 risk based capital ratio			24.8%	--
Total risk based capital ratio			26.0%	--
Return on equity ¹			-9.6%	--
Return on assets ¹			-1.1%	--
Net interest margin ¹			4.7%	--
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)			11.8%	--
Loss provision to net charge-offs (qtr)			190.2%	--
Net charge-offs to average loans and leases ¹			0.5%	--
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development		36.0%		0.4%
Closed-end 1-4 family residential		5.8%		0.1%
Home equity		0.0%		0.0%
Credit card		0.0%		0.0%
Other consumer		0.0%		0.0%
Commercial & Industrial		0.0%		0.0%
Commercial real estate		36.9%		0.0%
Total loans		9.0%		0.1%