

GREAT RIVER HOLDING COMPANY

	CPP Disbursement Date 07/17/2009	RSSD (Holding Company) 3207613	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$318	\$308	-3.2%	
Loans	\$225	\$233	3.7%	
Construction & development	\$9	\$13	49.5%	
Closed-end 1-4 family residential	\$54	\$54	0.4%	
Home equity	\$12	\$9	-23.5%	
Credit card	\$0	\$0		
Other consumer	\$6	\$7	18.2%	
Commercial & Industrial	\$18	\$17	-5.5%	
Commercial real estate	\$76	\$79	4.1%	
Unused commitments	\$46	\$59	28.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$15	\$13	-9.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$2	23.9%	
Cash & balances due	\$45	\$30	-32.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$285	\$275	-3.8%	
Deposits	\$264	\$261	-1.5%	
Total other borrowings	\$20	\$13	-34.1%	
FHLB advances	\$20	\$13	-35.4%	
Equity				
Equity capital at quarter end	\$32	\$33	2.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.8%	9.8%	--	
Tier 1 risk based capital ratio	11.5%	12.2%	--	
Total risk based capital ratio	12.8%	13.5%	--	
Return on equity ¹	3.5%	4.4%	--	
Return on assets ¹	0.4%	0.5%	--	
Net interest margin ¹	3.5%	3.8%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	42.9%	87.1%	--	
Loss provision to net charge-offs (qtr)	110.5%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	3.1%	1.1%	0.0%	0.0%
Closed-end 1-4 family residential	6.6%	1.0%	0.1%	0.0%
Home equity	0.0%	0.2%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.5%	0.0%	0.1%	0.7%
Commercial & Industrial	1.6%	1.5%	0.3%	0.0%
Commercial real estate	5.7%	4.0%	0.1%	0.0%
Total loans	3.9%	1.8%	0.1%	0.1%