

**GOLD CANYON BANK**

	CPP Disbursement Date 06/26/2009	Cert 58066	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$37	\$65	74.6%	
Loans	\$28	\$31	12.3%	
<i>Construction &amp; development</i>	\$8	\$6	-31.2%	
<i>Closed-end 1-4 family residential</i>	\$0	\$2	327.3%	
<i>Home equity</i>	\$3	\$4	17.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$4	\$3	-9.9%	
<i>Commercial &amp; Industrial</i>	\$5	\$5	-9.3%	
<i>Commercial real estate</i>	\$6	\$9	68.3%	
Unused commitments	\$2	\$2	-6.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$6	14.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$23		
Cash & balances due	\$1	\$1	-7.4%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$31	\$60	92.3%	
Deposits	\$31	\$60	92.4%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$6	\$5	-18.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	15.9%	7.9%	--	
Tier 1 risk based capital ratio	19.5%	13.1%	--	
Total risk based capital ratio	20.7%	14.4%	--	
Return on equity <sup>1</sup>	-43.3%	-97.6%	--	
Return on assets <sup>1</sup>	-7.1%	-9.0%	--	
Net interest margin <sup>1</sup>	3.0%	2.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	79.4%	4870.6%	--	
Loss provision to net charge-offs (qtr)	116.4%	134.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	3.4%	8.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	3.8%	0.0%	1.2%	5.2%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.5%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	0.0%	0.0%	0.0%	6.3%
<i>Commercial real estate</i>	5.7%	0.0%	2.5%	0.0%
<i>Total loans</i>	2.3%	0.1%	0.8%	2.0%