

GOLDWATER BANK N A

	CPP Disbursement Date 01/30/2009	Cert 58405	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$114	\$197	72.3%	
Loans	\$72	\$120	67.5%	
<i>Construction & development</i>	\$8	\$1	-86.5%	
<i>Closed-end 1-4 family residential</i>	\$18	\$73	299.0%	
<i>Home equity</i>	\$4	\$5	12.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$9	269.7%	
<i>Commercial & Industrial</i>	\$12	\$9	-26.3%	
<i>Commercial real estate</i>	\$25	\$22	-12.1%	
Unused commitments	\$9	\$1	-90.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$40	439.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0	-100.0%	
Cash & balances due	\$33	\$22	-34.7%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$211		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$205		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$98	\$186	89.4%	
Deposits	\$94	\$184	96.9%	
Total other borrowings	\$4	\$0	-100.0%	
FHLB advances	\$3	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$16	\$11	-30.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	14.3%	5.3%	--	
Tier 1 risk based capital ratio	18.5%	10.2%	--	
Total risk based capital ratio	19.5%	11.5%	--	
Return on equity ¹	-4.2%	-208.4%	--	
Return on assets ¹	-0.6%	-15.7%	--	
Net interest margin ¹	3.0%	5.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	61.7%	87.8%	--	
Loss provision to net charge-offs (qtr)	64.3%	266.0%	--	
Net charge-offs to average loans and leases ¹	0.4%	6.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	5.8%	0.0%	0.9%	25.6%
<i>Closed-end 1-4 family residential</i>	0.0%	0.7%	0.0%	1.1%
<i>Home equity</i>	0.0%	31.0%	0.0%	4.5%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.3%
<i>Commercial & Industrial</i>	0.0%	24.6%	0.0%	6.1%
<i>Commercial real estate</i>	5.5%	7.2%	0.0%	0.3%
<i>Total loans</i>	2.6%	4.8%	0.1%	1.7%