

GRAND CAPITAL CORPORATION

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 1065967	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$254	\$241	-4.8%	
Loans	\$191	\$183	-4.5%	
Construction & development	\$54	\$36	-33.8%	
Closed-end 1-4 family residential	\$23	\$32	34.6%	
Home equity	\$8	\$6	-18.3%	
Credit card	\$0	\$0		
Other consumer	\$3	\$3	-18.9%	
Commercial & Industrial	\$39	\$37	-5.3%	
Commercial real estate	\$43	\$52	20.0%	
Unused commitments	\$26	\$23	-12.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$43	\$30	-30.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$6	\$9	39.5%	
Cash & balances due	\$5	\$11	108.8%	
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	\$232	\$216	-7.0%	
Deposits	\$191	\$189	-0.9%	
Total other borrowings	\$39	\$26	-35.1%	
FHLB advances	\$39	\$26	-35.1%	
Equity				
Equity capital at quarter end	\$22	\$26	17.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	9.9%	--	
Tier 1 risk based capital ratio	10.1%	12.6%	--	
Total risk based capital ratio	11.3%	13.9%	--	
Return on equity ¹	5.8%	-2.0%	--	
Return on assets ¹	0.5%	-0.2%	--	
Net interest margin ¹	3.8%	4.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	73.0%	212.2%	--	
Loss provision to net charge-offs (qtr)	312.8%	294.1%	--	
Net charge-offs to average loans and leases ¹	0.4%	1.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	6.1%	4.0%	0.0%	0.8%
Closed-end 1-4 family residential	0.7%	2.4%	0.0%	0.0%
Home equity	0.6%	0.0%	0.0%	1.6%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.8%	3.8%	0.4%	1.5%
Commercial & Industrial	0.3%	0.0%	0.3%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	2.0%	1.4%	0.1%	0.3%