

GRAND MOUNTAIN BANK FSB

	CPP Disbursement Date 05/29/2009	Cert 57531	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$139	\$146	5.1%	
Loans	\$119	\$107	-10.5%	
<i>Construction & development</i>	\$34	\$23	-30.8%	
<i>Closed-end 1-4 family residential</i>	\$33	\$35	5.7%	
<i>Home equity</i>	\$7	\$7	6.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$2	-39.5%	
<i>Commercial & Industrial</i>	\$14	\$14	-1.9%	
<i>Commercial real estate</i>	\$28	\$25	-10.5%	
Unused commitments	\$16	\$10	-36.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$5	153.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$10	\$17	74.2%	
Residential mortgage originations				
<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		
Liabilities	\$128	\$133	4.0%	
Deposits	\$104	\$111	7.1%	
Total other borrowings	\$24	\$21	-10.3%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$11	\$13	18.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.8%	8.8%	--	
Tier 1 risk based capital ratio	9.8%	12.5%	--	
Total risk based capital ratio	10.9%	13.8%	--	
Return on equity ¹	5.0%	-7.6%	--	
Return on assets ¹	0.4%	-0.7%	--	
Net interest margin ¹	4.5%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	47.7%	34.3%	--	
Loss provision to net charge-offs (qtr)	1384.6%	181.6%	--	
Net charge-offs to average loans and leases ¹	0.1%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.6%	4.7%	0.0%	0.2%
<i>Closed-end 1-4 family residential</i>	3.3%	3.6%	0.0%	0.0%
<i>Home equity</i>	5.9%	12.6%	0.0%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	3.3%	3.2%	0.8%	0.6%
<i>Commercial & Industrial</i>	4.8%	16.7%	0.0%	0.2%
<i>Commercial real estate</i>	0.0%	5.2%	0.0%	0.8%
<i>Total loans</i>	2.1%	6.5%	0.0%	0.3%