

GREAT RIVER HOLDING COMPANY

	CPP Disbursement Date 07/17/2009	RSSDHC NA	Number of Insured Depository Institutions 2	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$345	\$356	3.3%	
Loans	\$283	\$274	-3.3%	
Construction & development	\$29	\$18	-37.3%	
Closed-end 1-4 family residential	\$60	\$61	0.9%	
Home equity	\$15	\$14	-1.4%	
Credit card	\$6	\$9	44.0%	
Other consumer	\$34	\$25	-25.0%	
Commercial & Industrial	\$38	\$39	1.5%	
Commercial real estate	\$95	\$97	2.0%	
Unused commitments	\$38	\$47	21.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$13	\$11	-16.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$19	\$18	-7.1%	
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	\$305	\$313	2.9%	
Deposits	\$244	\$256	5.3%	
Total other borrowings	\$58	\$54	-6.9%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$41	\$43	6.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.8%	9.2%	--	
Tier 1 risk based capital ratio	10.4%	11.1%	--	
Total risk based capital ratio	11.4%	12.3%	--	
Return on equity ¹	2.0%	-10.9%	--	
Return on assets ¹	0.2%	-1.3%	--	
Net interest margin ¹	3.8%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	53.5%	42.1%	--	
Loss provision to net charge-offs (qtr)	69.3%	116.3%	--	
Net charge-offs to average loans and leases ¹	1.0%	2.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	5.2%	7.3%	0.8%	5.5%
Closed-end 1-4 family residential	0.9%	2.8%	0.3%	0.3%
Home equity	4.9%	2.8%	0.1%	0.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.8%	0.5%	0.2%	0.1%
Commercial & Industrial	1.6%	3.4%	0.4%	0.5%
Commercial real estate	1.6%	4.1%	0.0%	0.1%
Total loans	1.8%	3.2%	0.3%	0.6%