

GRAND BANK FOR SAVINGS FSB

	CPP Disbursement Date 09/25/2009	Cert 31864	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$138	\$126	-8.5%	
Loans	\$101	\$90	-11.2%	
Construction & development	\$22	\$15	-31.5%	
Closed-end 1-4 family residential	\$70	\$68	-2.8%	
Home equity	\$1	\$1	5.2%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-16.7%	
Commercial & Industrial	\$3	\$0	-85.3%	
Commercial real estate	\$1	\$0	-28.4%	
Unused commitments	\$3	\$1	-53.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$29	\$28	-3.6%	
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	\$126	\$114	-9.0%	
Deposits	\$125	\$114	-8.8%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$12	\$12	-2.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.0%	9.5%	--	
Tier 1 risk based capital ratio	16.2%	18.0%	--	
Total risk based capital ratio	17.3%	19.2%	--	
Return on equity ¹	-35.3%	-7.2%	--	
Return on assets ¹	-3.4%	-0.7%	--	
Net interest margin ¹	6.0%	5.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	22.1%	17.1%	--	
Loss provision to net charge-offs (qtr)	98.2%	749.1%	--	
Net charge-offs to average loans and leases ¹	7.6%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	9.3%	10.3%	0.2%	0.3%
Closed-end 1-4 family residential	2.5%	5.0%	0.6%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.6%	0.0%	0.7%	-0.3%
Commercial & Industrial	0.0%	0.0%	29.9%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	3.8%	5.5%	1.9%	0.1%