

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	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$125	\$102	-18.4%	
Loans	\$86	\$73	-15.1%	
Construction & development	\$15	\$9	-40.9%	
Closed-end 1-4 family residential	\$35	\$36	3.9%	
Home equity	\$6	\$5	-13.3%	
Credit card	\$0	\$0		
Other consumer	\$1	\$0	-71.0%	
Commercial & Industrial	\$7	\$5	-32.4%	
Commercial real estate	\$21	\$16	-21.2%	
Unused commitments	\$7	\$6	-13.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$1		
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$12	\$12	0.2%	
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	\$114	\$96	-16.3%	
Deposits	\$96	\$93	-2.7%	
Total other borrowings	\$18	\$2	-89.6%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$11	\$6	-40.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	6.2%	--	
Tier 1 risk based capital ratio	12.4%	8.8%	--	
Total risk based capital ratio	13.7%	10.1%	--	
Return on equity ¹	-23.8%	-19.3%	--	
Return on assets ¹	-2.1%	-1.2%	--	
Net interest margin ¹	3.7%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	22.5%	53.7%	--	
Loss provision to net charge-offs (qtr)	92.8%	1210.0%	--	
Net charge-offs to average loans and leases ¹	3.4%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	21.7%	8.1%	0.2%	0.2%
Closed-end 1-4 family residential	8.8%	10.0%	0.1%	0.4%
Home equity	10.8%	6.0%	0.0%	0.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	4.6%	4.6%	0.6%	0.5%
Commercial & Industrial	12.6%	10.9%	3.8%	1.4%
Commercial real estate	11.6%	11.4%	1.8%	0.3%
Total loans	12.2%	9.8%	0.9%	0.4%