

GOLDWATER BANK N A

	CPP Disbursement Date 01/30/2009	Cert 58405	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$154	\$134	-13.0%	
Loans	\$92	\$88	-4.3%	
Construction & development	\$5	\$3	-45.2%	
Closed-end 1-4 family residential	\$47	\$46	-1.4%	
Home equity	\$1	\$0	-80.4%	
Credit card	\$0	\$0		
Other consumer	\$1	\$0	-80.1%	
Commercial & Industrial	\$4	\$3	-13.5%	
Commercial real estate	\$26	\$26	1.7%	
Unused commitments	\$0	\$0	-12.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$24	\$20	-13.9%	
Asset-backed securities	\$1	\$1	9.6%	
Other securities	\$11	\$9	-22.4%	
Cash & balances due	\$12	\$9	-29.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$176	\$135	-23.4%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$179	\$136	-23.9%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$149	\$128	-14.3%	
Deposits	\$148	\$127	-14.4%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$5	\$6	30.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	3.2%	3.9%	--	
Tier 1 risk based capital ratio	6.8%	8.0%	--	
Total risk based capital ratio	8.1%	9.3%	--	
Return on equity ¹	-45.3%	35.9%	--	
Return on assets ¹	-1.5%	1.6%	--	
Net interest margin ¹	3.3%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	27.2%	41.9%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	46.5%	83.2%	0.0%	0.0%
Closed-end 1-4 family residential	7.6%	5.8%	0.0%	0.1%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.0%	5.0%	0.0%	0.0%
Commercial & Industrial	42.0%	8.2%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	8.5%	6.3%	0.1%	0.1%