

GREAT RIVER HOLDING COMPANY

	CPP Disbursement Date 07/17/2009	RSSD (Holding Company) 3207613	Number of Insured Depository Institutions 1
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev
Assets	\$159	\$154	-3.0%
Loans	\$102	\$109	6.5%
Construction & development	\$2	\$2	11.8%
Closed-end 1-4 family residential	\$29	\$27	-6.8%
Home equity	\$4	\$4	-16.6%
Credit card	\$0	\$0	
Other consumer	\$4	\$1	-63.5%
Commercial & Industrial	\$8	\$9	17.4%
Commercial real estate	\$47	\$46	-2.4%
Unused commitments	\$10	\$15	42.6%
Securitization outstanding principal	\$0	\$0	
Mortgage-backed securities (GSE and private issue)	\$11	\$13	15.9%
Asset-backed securities	\$0	\$0	
Other securities	\$0	\$1	
Cash & balances due	\$34	\$21	-37.8%
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	\$143	\$138	-3.6%
Deposits	\$132	\$129	-2.2%
Total other borrowings	\$11	\$9	-19.0%
FHLB advances	\$0	\$9	
Equity			
Equity capital at quarter end	\$15	\$16	2.7%
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA
Performance Ratios			
Tier 1 leverage ratio	8.3%	9.1%	--
Tier 1 risk based capital ratio	13.1%	12.4%	--
Total risk based capital ratio	14.3%	13.7%	--
Return on equity ¹	3.2%	4.9%	--
Return on assets ¹	0.3%	0.5%	--
Net interest margin ¹	2.8%	3.1%	--
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	33.2%	44.8%	--
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--
Net charge-offs to average loans and leases ¹	-0.6%	0.3%	--
¹ Quarterly, annualized.			
Asset Quality (% of Total Loan Type)	Noncurrent Loans	Gross Charge-Offs	
	2011	2012	2011
Construction & development	69.6%	6.4%	0.0%
Closed-end 1-4 family residential	5.4%	4.6%	0.0%
Home equity	2.1%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%
Other consumer	1.1%	0.0%	-0.3%
Commercial & Industrial	0.9%	0.3%	0.0%
Commercial real estate	6.9%	5.9%	-0.3%
Total loans	6.4%	3.8%	0.1%