

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	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$102	\$76	-25.5%	
Loans	\$47	\$49	4.0%	
Construction & development	\$2	\$2	-36.6%	
Closed-end 1-4 family residential	\$13	\$23	82.0%	
Home equity	\$0	\$0	-100.0%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	227.6%	
Commercial & Industrial	\$3	\$2	-17.5%	
Commercial real estate	\$20	\$14	-26.5%	
Unused commitments	\$0	\$0	1900.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$13	\$7	-46.6%	
Asset-backed securities	\$1	\$0	-76.7%	
Other securities	\$8	\$6	-33.9%	
Cash & balances due	\$28	\$10	-63.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$46	\$78	67.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$51	\$72	41.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$97	\$70	-27.6%	
Deposits	\$97	\$65	-32.3%	
Total other borrowings	\$0	\$4		
FHLB advances	\$0	\$4		
Equity				
Equity capital at quarter end	\$5	\$6	14.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	4.3%	7.8%	--	
Tier 1 risk based capital ratio	9.9%	13.2%	--	
Total risk based capital ratio	11.2%	14.0%	--	
Return on equity ¹	-41.2%	-53.1%	--	
Return on assets ¹	-2.1%	-4.4%	--	
Net interest margin ¹	2.7%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	20.4%	10.4%	--	
Loss provision to net charge-offs (qtr)	0.0%	63.6%	--	
Net charge-offs to average loans and leases ¹	0.5%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	100.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	8.7%	4.8%	0.1%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	35.0%	0.0%	0.0%	4.0%
Commercial real estate	0.0%	16.3%	0.3%	0.0%
Total loans	12.0%	7.5%	0.4%	0.5%