

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	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets			\$91	
Loans			\$67	
Construction & development			\$4	
Closed-end 1-4 family residential			\$61	
Home equity			\$0	
Credit card			\$0	
Other consumer			\$0	
Commercial & Industrial			\$0	
Commercial real estate			\$1	
Unused commitments			\$0	
Securitization outstanding principal			\$0	
Mortgage-backed securities (GSE and private issue)			\$0	
Asset-backed securities			\$0	
Other securities			\$0	
Cash & balances due			\$13	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)			\$0	
Open-end HELOC originated for sale (quarter)			\$0	
Closed-end mortgage originations sold (quarter)			\$0	
Open-end HELOC originations sold (quarter)			\$0	
Liabilities			\$78	
Deposits			\$77	
Total other borrowings			\$0	
FHLB advances			\$0	
Equity				
Equity capital at quarter end			\$12	
Stock sales and transactions with parent holding company (cumulative through calendar year)			\$0	
			NA	
Performance Ratios				
Tier 1 leverage ratio			13.6%	
Tier 1 risk based capital ratio			25.6%	
Total risk based capital ratio			26.5%	
Return on equity ¹			2.4%	
Return on assets ¹			0.3%	
Net interest margin ¹			6.5%	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)			20.5%	
Loss provision to net charge-offs (qtr)			0.0%	
Net charge-offs to average loans and leases ¹			0.5%	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development		5.6%		0.0%
Closed-end 1-4 family residential		2.8%		0.1%
Home equity		0.0%		0.0%
Credit card		0.0%		0.0%
Other consumer		0.0%		0.0%
Commercial & Industrial		0.0%		0.0%
Commercial real estate		42.5%		0.0%
Total loans		3.3%		0.1%