

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	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets				
Loans		\$95		
Construction & development		\$61		
Closed-end 1-4 family residential		\$4		
Home equity		\$40		
Credit card		\$3		
Other consumer		\$0		
Commercial & Industrial		\$0		
Commercial real estate		\$3		
		\$10		
Unused commitments		\$4		
Securitization outstanding principal		\$0		
Mortgage-backed securities (GSE and private issue)		\$2		
Asset-backed securities		\$2		
Other securities		\$2		
Cash & balances due		\$21		
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		\$89		
Deposits		\$84		
Total other borrowings		\$5		
FHLB advances		\$5		
Equity				
Equity capital at quarter end		\$6		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0	NA	
Performance Ratios				
Tier 1 leverage ratio		6.3%	--	
Tier 1 risk based capital ratio		10.9%	--	
Total risk based capital ratio		12.2%	--	
Return on equity ¹		29.9%	--	
Return on assets ¹		1.8%	--	
Net interest margin ¹		3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)		82.2%	--	
Loss provision to net charge-offs (qtr)		-564.2%	--	
Net charge-offs to average loans and leases ¹		0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development		3.4%		0.0%
Closed-end 1-4 family residential		4.1%		0.2%
Home equity		6.9%		0.0%
Credit card		0.0%		0.0%
Other consumer		0.0%		0.5%
Commercial & Industrial		1.3%		2.5%
Commercial real estate		4.2%		0.0%
Total loans		4.5%		0.2%