

GRAND MOUNTAIN BANK FSB

	Disbursement Date 05/29/2009	Cert 57531	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev	
Assets	\$95	\$95	-0.4%	
Loans	\$61	\$60	-0.6%	
Construction & development	\$4	\$3	-30.4%	
Closed-end 1-4 family residential	\$40	\$39	-0.3%	
Home equity	\$3	\$3	-5.4%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	42.1%	
Commercial & Industrial	\$3	\$3	10.0%	
Commercial real estate	\$10	\$11	6.8%	
Unused commitments	\$4	\$3	-22.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$2	-17.7%	
Asset-backed securities	\$2	\$2	-17.6%	
Other securities	\$2	\$2	-2.7%	
Cash & balances due	\$21	\$22	7.4%	
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	\$89	\$87	-1.8%	
Deposits	\$84	\$87	4.0%	
Total other borrowings	\$5	\$0	-100.0%	
FHLB advances	\$5	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$6	\$7	21.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	6.3%	7.8%	--	
Tier 1 risk based capital ratio	10.9%	14.3%	--	
Total risk based capital ratio	12.2%	15.5%	--	
Return on equity ¹	29.9%	-0.8%	--	
Return on assets ¹	1.8%	-0.1%	--	
Net interest margin ¹	3.8%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	82.2%	131.6%	--	
Loss provision to net charge-offs (qtr)	-564.2%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.8%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2014	2015	2014	2015
Construction & development	3.4%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	4.1%	1.2%	0.2%	0.0%
Home equity	6.9%	7.1%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.5%	0.0%
Commercial & Industrial	1.3%	1.9%	2.5%	0.0%
Commercial real estate	4.2%	0.0%	0.0%	1.4%
Total loans	4.5%	1.6%	0.2%	0.3%