

GRAND MOUNTAIN BANK FSB

	Disbursement Date 05/29/2009	RSSD (Holding Company) 3835203	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2016 \$ millions	2017 \$ millions	%chg from prev	
Assets			\$61	
Loans			\$4	
<i>Construction & development</i>			\$38	
<i>Closed-end 1-4 family residential</i>			\$2	
<i>Home equity</i>			\$0	
<i>Credit card</i>			\$0	
<i>Other consumer</i>			\$2	
<i>Commercial & Industrial</i>			\$14	
<i>Commercial real estate</i>			\$4	
Unused commitments			\$0	
Securitization outstanding principal			\$4	
Mortgage-backed securities (GSE and private issue)			\$1	
Asset-backed securities			\$5	
Other securities			\$25	
Cash & balances due			\$0	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>			\$0	
<i>Open-end HELOC originated for sale (quarter)</i>			\$0	
<i>Closed-end mortgage originations sold (quarter)</i>			\$0	
<i>Open-end HELOC originations sold (quarter)</i>			\$93	
Liabilities			\$93	
Deposits			\$0	
Total other borrowings			\$0	
FHLB advances			\$8	
Equity				
Equity capital at quarter end			\$0	
Stock sales and transactions with parent holding company (cumulative through calendar year)			\$0	
			NA	
Performance Ratios				
Tier 1 leverage ratio			15.5%	
Tier 1 risk based capital ratio			16.7%	
Total risk based capital ratio			7.5%	
Return on equity ¹			0.6%	
Return on assets ¹			3.6%	
Net interest margin ¹			131.4%	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}			416.7%	
Loss provision to net charge-offs (qtr)			-0.1%	
Net charge-offs to average loans and leases ¹			0.0%	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2016	2017	2016	2017
<i>Construction & development</i>		0.9%	0.0%	--
<i>Closed-end 1-4 family residential</i>		9.2%	0.0%	--
<i>Home equity</i>		0.0%	0.0%	--
<i>Credit card</i>		0.0%	0.0%	--
<i>Other consumer</i>		0.9%	0.0%	--
<i>Commercial & Industrial</i>		0.0%	0.0%	--
<i>Commercial real estate</i>		1.2%	0.0%	--
<i>Total loans</i>		0.0%	0.0%	--