

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$133	\$140	5.1%	
Loans	\$113	\$121	6.7%	
<i>Construction & development</i>	\$31	\$25	-18.3%	
<i>Closed-end 1-4 family residential</i>	\$70	\$81	16.1%	
<i>Home equity</i>	\$1	\$1	-27.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-0.6%	
<i>Commercial & Industrial</i>	\$8	\$8	8.2%	
<i>Commercial real estate</i>	\$2	\$1	-59.2%	
Unused commitments	\$20	\$14	-29.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$14	\$10	-26.9%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$122	\$126	3.6%	
Deposits	\$103	\$100	-2.6%	
Total other borrowings	\$18	\$26	46.5%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$11	\$14	21.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	9.7%	--	
Tier 1 risk based capital ratio	14.3%	15.8%	--	
Total risk based capital ratio	14.6%	16.9%	--	
Return on equity ¹	4.0%	0.3%	--	
Return on assets ¹	0.3%	0.0%	--	
Net interest margin ¹	4.9%	5.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	15.7%	24.7%	--	
Loss provision to net charge-offs (qtr)	-200.0%	1459.5%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.2%	4.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	1.6%	3.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	-0.8%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.5%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	1.3%	3.1%	0.0%	0.0%