

ONEUNITED BANK

	CPP Disbursement Date 12/19/2008	Cert 23966	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$523	\$562	7.6%	
Loans	\$322	\$335	3.8%	
Construction & development	\$4	\$3	-26.4%	
Closed-end 1-4 family residential	\$55	\$49	-10.5%	
Home equity	\$0	\$0	-7.4%	
Credit card	\$1	\$0	-13.3%	
Other consumer	\$0	\$0	-23.5%	
Commercial & Industrial	\$1	\$1	-43.7%	
Commercial real estate	\$31	\$27	-12.3%	
Unused commitments	\$9	\$7	-14.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$84	\$80	-4.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$67	\$66	-0.8%	
Cash & balances due	\$11	\$47	343.5%	
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	\$488	\$519	6.4%	
Deposits	\$288	\$320	10.8%	
Total other borrowings	\$197	\$197	0.0%	
FHLB advances	\$197	\$197	0.0%	
Equity				
Equity capital at quarter end	\$35	\$43	23.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	4.7%	5.4%	--	
Tier 1 risk based capital ratio	7.1%	9.1%	--	
Total risk based capital ratio	8.1%	10.2%	--	
Return on equity ¹	-4.0%	3.4%	--	
Return on assets ¹	-0.3%	0.3%	--	
Net interest margin ¹	2.5%	2.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	21.4%	21.5%	--	
Loss provision to net charge-offs (qtr)	0.0%	97.1%	--	
Net charge-offs to average loans and leases ¹	0.7%	0.3%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2010	2011	2010	2011
Construction & development	100.0%	100.0%	4.4%	0.0%
Closed-end 1-4 family residential	3.7%	4.7%	0.5%	0.1%
Home equity	69.9%	74.8%	0.0%	0.0%
Credit card	0.8%	0.7%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	17.0%	17.7%	0.0%	0.0%
Commercial real estate	12.1%	6.5%	0.0%	0.0%
Total loans	4.9%	4.7%	0.2%	0.1%