

**1ST UNITED BANCORP, INC.**

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 2860431	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,010	\$1,263	25.0%	
Loans	\$676	\$861	27.3%	
Construction & development	\$56	\$39	-30.7%	
Closed-end 1-4 family residential	\$157	\$176	11.8%	
Home equity	\$52	\$55	6.2%	
Credit card	\$0	\$0		
Other consumer	\$4	\$4	10.4%	
Commercial & Industrial	\$113	\$124	10.0%	
Commercial real estate	\$261	\$410	57.2%	
Unused commitments	\$71	\$68	-5.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$74	\$98	32.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$4	-72.0%	
Cash & balances due	\$135	\$119	-11.6%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$886	\$1,109	25.2%	
Deposits	\$845	\$1,080	27.8%	
Total other borrowings	\$27	\$18	-34.8%	
FHLB advances	\$5	\$5	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$125	\$153	23.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$28	\$28	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.7%	9.9%	--	
Tier 1 risk based capital ratio	14.7%	16.7%	--	
Total risk based capital ratio	16.9%	18.7%	--	
Return on equity <sup>1</sup>	24.2%	5.5%	--	
Return on assets <sup>1</sup>	3.2%	0.7%	--	
Net interest margin <sup>1</sup>	3.2%	3.9%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	90.0%	74.5%	--	
Loss provision to net charge-offs (qtr)	315.7%	124.4%	--	
Net charge-offs to average loans and leases <sup>1</sup>	2.1%	3.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	4.2%	4.5%	0.8%	6.3%
Closed-end 1-4 family residential	2.1%	3.6%	0.4%	0.3%
Home equity	0.0%	3.0%	0.7%	0.9%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	6.4%	0.3%	0.1%
Commercial & Industrial	0.4%	0.4%	0.9%	1.2%
Commercial real estate	2.5%	1.4%	0.2%	0.3%
Total loans	2.1%	2.0%	0.5%	0.8%