

ONEUNITED BANK

	CPP Disbursement Date 12/19/2008	Cert 23966	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$537	\$523	-2.5%	
Loans	\$327	\$322	-1.6%	
Construction & development	\$5	\$4	-29.7%	
Closed-end 1-4 family residential	\$66	\$55	-16.6%	
Home equity	\$0	\$0		
Credit card	\$0	\$1	1.0%	
Other consumer	\$0	\$0	0.0%	
Commercial & Industrial	\$2	\$1	-14.1%	
Commercial real estate	\$39	\$31	-20.8%	
Unused commitments	\$4	\$9	105.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$34	\$84	144.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$75	\$67	-11.3%	
Cash & balances due	\$64	\$11	-83.3%	
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	\$499	\$488	-2.3%	
Deposits	\$292	\$288	-1.2%	
Total other borrowings	\$205	\$197	-3.9%	
FHLB advances	\$205	\$197	-3.9%	
Equity				
Equity capital at quarter end	\$38	\$35	-6.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	4.4%	4.7%	--	
Tier 1 risk based capital ratio	7.4%	7.1%	--	
Total risk based capital ratio	8.6%	8.1%	--	
Return on equity ¹	-7.9%	-4.0%	--	
Return on assets ¹	-0.6%	-0.3%	--	
Net interest margin ¹	2.3%	2.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	37.4%	21.4%	--	
Loss provision to net charge-offs (qtr)	539.8%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.7%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2009	2010	2009	2010
Construction & development	100.0%	100.0%	0.0%	4.4%
Closed-end 1-4 family residential	2.9%	3.7%	0.2%	0.5%
Home equity	0.0%	69.9%	0.0%	0.0%
Credit card	0.0%	0.8%	4.0%	0.0%
Other consumer	23.5%	0.0%	0.0%	0.0%
Commercial & Industrial	9.0%	17.0%	0.0%	0.0%
Commercial real estate	8.7%	12.1%	0.0%	0.0%
Total loans	4.0%	4.9%	0.1%	0.2%