

FIRST UNITED CORPORATION

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 1132672	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$1,315	\$1,327	0.9%	
Loans	\$875	\$810	-7.4%	
Construction & development	\$128	\$107	-16.5%	
Closed-end 1-4 family residential	\$269	\$274	2.2%	
Home equity	\$78	\$76	-2.4%	
Credit card	\$0	\$0		
Other consumer	\$11	\$11	-6.2%	
Commercial & Industrial	\$61	\$54	-12.5%	
Commercial real estate	\$257	\$240	-6.8%	
Unused commitments	\$87	\$98	12.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$113	\$158	39.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$114	\$183	60.4%	
Cash & balances due	\$81	\$41	-49.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$9	\$2	-71.5%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$8	\$2	-71.5%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,168	\$1,175	0.6%	
Deposits	\$982	\$983	0.1%	
Total other borrowings	\$175	\$180	2.5%	
FHLB advances	\$136	\$136	0.0%	
Equity				
Equity capital at quarter end	\$147	\$152	3.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.0%	11.9%	--	
Tier 1 risk based capital ratio	13.4%	14.9%	--	
Total risk based capital ratio	14.6%	16.2%	--	
Return on equity ¹	9.7%	1.6%	--	
Return on assets ¹	1.1%	0.2%	--	
Net interest margin ¹	3.5%	3.2%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	73.7%	73.0%	--	
Loss provision to net charge-offs (qtr)	27.4%	25.8%	--	
Net charge-offs to average loans and leases ¹	0.2%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	8.6%	5.5%	0.0%	1.7%
Closed-end 1-4 family residential	1.5%	1.6%	0.1%	0.0%
Home equity	0.5%	0.6%	0.0%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.2%	0.0%	0.2%	0.4%
Commercial & Industrial	0.3%	0.6%	0.3%	0.0%
Commercial real estate	2.1%	1.9%	0.0%	0.0%
Total loans	2.5%	2.3%	0.1%	0.3%