

ONEUNITED BANK

	CPP Disbursement Date 12/19/2008	Cert 23966	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$602	\$616	2.4%	
Loans	\$323	\$369	14.3%	
<i>Construction & development</i>	\$3	\$3	0.0%	
<i>Closed-end 1-4 family residential</i>	\$45	\$40	-12.0%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0	-6.9%	
<i>Other consumer</i>	\$0	\$0	13.3%	
<i>Commercial & Industrial</i>	\$0	\$0	-37.0%	
<i>Commercial real estate</i>	\$20	\$18	-8.3%	
Unused commitments	\$4	\$2	-46.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$98	\$67	-31.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$131	\$129	-0.9%	
Cash & balances due	\$19	\$14	-24.3%	
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	\$554	\$575	3.8%	
Deposits	\$343	\$351	2.4%	
Total other borrowings	\$208	\$221	6.2%	
FHLB advances	\$208	\$221	6.2%	
Equity				
Equity capital at quarter end	\$48	\$41	-13.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	5.7%	5.9%	--	
Tier 1 risk based capital ratio	9.9%	10.0%	--	
Total risk based capital ratio	11.0%	11.8%	--	
Return on equity ¹	9.4%	-2.4%	--	
Return on assets ¹	0.7%	-0.2%	--	
Net interest margin ¹	2.8%	2.4%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	26.2%	27.5%	--	
Loss provision to net charge-offs (qtr)	67.1%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	100.0%	100.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	3.9%	4.4%	0.4%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.2%	0.0%	0.2%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.0%	8.6%	0.0%
<i>Commercial real estate</i>	32.0%	36.0%	0.0%	0.0%
<i>Total loans</i>	4.0%	3.5%	0.1%	0.0%