

UNITED BANCORPORATION OF ALABAMA, INC.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 1083895	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$467	\$486	4.2%	
Loans	\$265	\$253	-4.6%	
<i>Construction & development</i>	\$30	\$23	-23.8%	
<i>Closed-end 1-4 family residential</i>	\$48	\$48	0.9%	
<i>Home equity</i>	\$10	\$6	-35.0%	
<i>Credit card</i>	\$2	\$2	10.3%	
<i>Other consumer</i>	\$9	\$9	2.4%	
<i>Commercial & Industrial</i>	\$24	\$24	-2.6%	
<i>Commercial real estate</i>	\$76	\$75	-2.0%	
Unused commitments	\$37	\$41	11.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$7		
Asset-backed securities	\$0	\$0		
Other securities	\$97	\$111	14.0%	
Cash & balances due	\$71	\$63	-10.9%	
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	\$418	\$439	4.9%	
Deposits	\$415	\$436	5.0%	
Total other borrowings	\$1	\$1	-16.1%	
FHLB advances	\$1	\$1	-16.1%	
Equity				
Equity capital at quarter end	\$48	\$47	-2.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	9.2%	--	
Tier 1 risk based capital ratio	14.7%	15.3%	--	
Total risk based capital ratio	16.0%	16.5%	--	
Return on equity ¹	2.4%	6.4%	--	
Return on assets ¹	0.2%	0.6%	--	
Net interest margin ¹	3.7%	3.5%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	44.9%	97.0%	--	
Loss provision to net charge-offs (qtr)	128.5%	9.2%	--	
Net charge-offs to average loans and leases ¹	1.1%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	18.2%	4.4%	0.5%	0.0%
<i>Closed-end 1-4 family residential</i>	0.3%	0.6%	0.0%	0.1%
<i>Home equity</i>	0.7%	0.5%	1.7%	0.0%
<i>Credit card</i>	0.0%	0.2%	1.0%	0.0%
<i>Other consumer</i>	0.1%	0.3%	0.1%	0.3%
<i>Commercial & Industrial</i>	2.8%	3.0%	0.2%	0.0%
<i>Commercial real estate</i>	3.8%	1.6%	0.5%	0.7%
<i>Total loans</i>	3.8%	1.5%	0.3%	0.2%