

UNIVERSAL BANCORP

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 1097511	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$400	\$382	-4.5%	
Loans	\$243	\$255	4.9%	
<i>Construction & development</i>	\$18	\$24	32.7%	
<i>Closed-end 1-4 family residential</i>	\$73	\$74	0.1%	
<i>Home equity</i>	\$4	\$4	18.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$3	11.8%	
<i>Commercial & Industrial</i>	\$14	\$22	56.3%	
<i>Commercial real estate</i>	\$98	\$94	-4.5%	
Unused commitments	\$33	\$18	-45.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$63	\$54	-13.4%	
Asset-backed securities	\$0	\$0	0.0%	
Other securities	\$28	\$31	10.1%	
Cash & balances due	\$20	\$16	-21.9%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$16	\$0	-100.0%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$16	\$0	-100.0%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$357	\$340	-4.9%	
Deposits	\$328	\$310	-5.2%	
Total other borrowings	\$29	\$29	-0.4%	
FHLB advances	\$29	\$29	-0.4%	
Equity				
Equity capital at quarter end	\$43	\$42	-1.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.7%	10.2%	--	
Tier 1 risk based capital ratio	15.3%	15.5%	--	
Total risk based capital ratio	16.6%	16.8%	--	
Return on equity ¹	5.2%	2.0%	--	
Return on assets ¹	0.5%	0.2%	--	
Net interest margin ¹	3.7%	4.1%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	52.6%	83.4%	--	
Loss provision to net charge-offs (qtr)	4.7%	-1866.7%	--	
Net charge-offs to average loans and leases ¹	1.1%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	10.0%	2.5%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	3.2%	2.2%	0.1%	0.2%
<i>Home equity</i>	0.5%	0.5%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.4%
<i>Commercial & Industrial</i>	9.0%	1.1%	2.1%	0.0%
<i>Commercial real estate</i>	3.0%	1.8%	0.2%	0.0%
<i>Total loans</i>	5.0%	2.5%	0.3%	0.1%