

1ST UNITED BANCORP, INC.

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 2860431	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$618	\$1,010	63.6%	
Loans	\$487	\$676	38.7%	
<i>Construction & development</i>	\$86	\$56	-34.7%	
<i>Closed-end 1-4 family residential</i>	\$57	\$157	176.0%	
<i>Home equity</i>	\$47	\$52	9.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$4	39.9%	
<i>Commercial & Industrial</i>	\$83	\$113	36.1%	
<i>Commercial real estate</i>	\$187	\$261	39.1%	
Unused commitments	\$78	\$71	-8.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$16	\$74	360.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$19	\$14	-23.9%	
Cash & balances due	\$15	\$135	818.7%	
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	\$1		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$526	\$886	68.5%	
Deposits	\$443	\$845	90.7%	
Total other borrowings	\$74	\$27	-63.0%	
FHLB advances	\$56	\$5	-91.1%	
Equity				
Equity capital at quarter end	\$92	\$125	35.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$28	NA	
Performance Ratios				
Tier 1 leverage ratio	6.9%	10.7%	--	
Tier 1 risk based capital ratio	8.0%	14.7%	--	
Total risk based capital ratio	10.3%	16.9%	--	
Return on equity ¹	-4.3%	24.2%	--	
Return on assets ¹	-0.6%	3.2%	--	
Net interest margin ¹	3.9%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	54.7%	90.0%	--	
Loss provision to net charge-offs (qtr)	268.7%	315.7%	--	
Net charge-offs to average loans and leases ¹	0.4%	2.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	4.1%	4.2%	0.0%	0.8%
<i>Closed-end 1-4 family residential</i>	3.6%	2.1%	0.1%	0.4%
<i>Home equity</i>	0.7%	0.0%	0.3%	0.7%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.3%
<i>Commercial & Industrial</i>	1.3%	0.4%	0.1%	0.9%
<i>Commercial real estate</i>	0.2%	2.5%	0.2%	0.2%
<i>Total loans</i>	2.2%	2.1%	0.1%	0.5%