

ONEFINANCIAL CORPORATION

	CPP Disbursement Date 06/05/2009	RSSD (Holding Company) 2571269	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$425	\$413	-2.9%	
Loans	\$361	\$369	2.3%	
Construction & development	\$36	\$50	40.9%	
Closed-end 1-4 family residential	\$102	\$93	-8.6%	
Home equity	\$10	\$9	-10.4%	
Credit card	\$2	\$2	1.0%	
Other consumer	\$0	\$10		
Commercial & Industrial	\$105	\$99	-5.7%	
Commercial real estate	\$73	\$78	7.2%	
Unused commitments	\$26	\$30	15.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$0	-100.0%	
Cash & balances due	\$28	\$7	-75.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$15		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$16		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$393	\$370	-5.9%	
Deposits	\$342	\$323	-5.8%	
Total other borrowings	\$50	\$46	-6.8%	
FHLB advances	\$49	\$44	-10.7%	
Equity				
Equity capital at quarter end	\$32	\$43	33.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$10	NA	
Performance Ratios				
Tier 1 leverage ratio	7.6%	10.3%	--	
Tier 1 risk based capital ratio	9.1%	11.8%	--	
Total risk based capital ratio	10.0%	12.9%	--	
Return on equity ¹	5.0%	4.2%	--	
Return on assets ¹	0.4%	0.4%	--	
Net interest margin ¹	4.0%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	77.6%	32.1%	--	
Loss provision to net charge-offs (qtr)	113.1%	114.2%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	3.7%	18.6%	0.1%	0.3%
Closed-end 1-4 family residential	0.5%	1.0%	0.0%	0.0%
Home equity	1.0%	1.0%	0.1%	0.0%
Credit card	2.0%	0.6%	0.8%	0.1%
Other consumer	0.0%	1.0%	0.0%	0.0%
Commercial & Industrial	0.3%	1.2%	0.0%	0.0%
Commercial real estate	2.4%	0.1%	0.1%	0.0%
Total loans	1.2%	3.3%	0.1%	0.1%