

ONEUNITED BANK

	CPP Disbursement Date 12/19/2008	Cert 23966	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$635	\$541	-14.9%	
Loans	\$370	\$328	-11.4%	
<i>Construction & development</i>	\$15	\$5	-64.2%	
<i>Closed-end 1-4 family residential</i>	\$81	\$65	-19.2%	
<i>Home equity</i>	\$0	\$0	-100.0%	
<i>Credit card</i>	\$1	\$0	-6.4%	
<i>Other consumer</i>	\$0	\$0	-32.0%	
<i>Commercial & Industrial</i>	\$9	\$8	-15.3%	
<i>Commercial real estate</i>	\$31	\$34	7.5%	
Unused commitments	\$19	\$4	-77.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$146	\$34	-76.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$38	\$75	96.8%	
Cash & balances due	\$34	\$64	90.2%	
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	\$596	\$499	-16.2%	
Deposits	\$388	\$292	-24.8%	
Total other borrowings	\$205	\$205	0.0%	
FHLB advances	\$205	\$205	0.0%	
Equity				
Equity capital at quarter end	\$40	\$42	4.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$29	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	6.0%	5.0%	--	
Tier 1 risk based capital ratio	9.9%	9.0%	--	
Total risk based capital ratio	10.9%	10.3%	--	
Return on equity ¹	359.0%	6.5%	--	
Return on assets ¹	9.5%	0.5%	--	
Net interest margin ¹	2.9%	2.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	29.6%	27.9%	--	
Loss provision to net charge-offs (qtr)	266.0%	71.4%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	39.3%	100.0%	2.0%	0.0%
<i>Closed-end 1-4 family residential</i>	3.8%	2.9%	0.0%	0.2%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	1.9%	0.0%	0.7%	4.0%
<i>Other consumer</i>	0.0%	23.5%	4.8%	0.0%
<i>Commercial & Industrial</i>	0.0%	1.9%	0.4%	0.0%
<i>Commercial real estate</i>	5.5%	10.1%	0.0%	0.0%
<i>Total loans</i>	3.3%	4.0%	0.1%	0.1%