

UBT BANCSHARES, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3219577	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$430	\$466	8.5%	
Loans	\$303	\$315	3.9%	
<i>Construction & development</i>	\$43	\$29	-32.9%	
<i>Closed-end 1-4 family residential</i>	\$41	\$45	9.5%	
<i>Home equity</i>	\$0	\$0	44.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$10	\$10	1.3%	
<i>Commercial & Industrial</i>	\$34	\$40	19.1%	
<i>Commercial real estate</i>	\$50	\$67	34.4%	
Unused commitments	\$56	\$43	-24.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$6	-2.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$80	\$101	25.8%	
Cash & balances due	\$9	\$11	14.8%	
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	\$384	\$412	7.4%	
Deposits	\$340	\$368	8.4%	
Total other borrowings	\$41	\$41	1.4%	
FHLB advances	\$22	\$12	-46.7%	
Equity				
Equity capital at quarter end	\$46	\$54	17.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$7	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	9.6%	--	
Tier 1 risk based capital ratio	10.9%	13.4%	--	
Total risk based capital ratio	12.1%	14.6%	--	
Return on equity ¹	-30.0%	8.2%	--	
Return on assets ¹	-3.2%	0.9%	--	
Net interest margin ¹	3.7%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	63.5%	59.6%	--	
Loss provision to net charge-offs (qtr)	104.2%	0.0%	--	
Net charge-offs to average loans and leases ¹	9.0%	-0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	13.5%	22.3%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	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%	0.0%
<i>Commercial & Industrial</i>	0.1%	3.1%	18.2%	0.1%
<i>Commercial real estate</i>	0.0%	3.4%	0.0%	0.0%
<i>Total loans</i>	1.9%	3.2%	2.3%	0.0%