

**UNION BANK&TRUST CO**

	CPP Disbursement Date 05/01/2009	Cert 58245	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$139	\$178	27.9%	
Loans	\$118	\$138	16.9%	
<i>Construction &amp; development</i>	\$14	\$12	-9.9%	
<i>Closed-end 1-4 family residential</i>	\$47	\$56	21.2%	
<i>Home equity</i>	\$8	\$12	46.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$5	\$6	3.1%	
<i>Commercial &amp; Industrial</i>	\$13	\$19	48.9%	
<i>Commercial real estate</i>	\$26	\$28	9.0%	
Unused commitments	\$12	\$10	-17.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$16	91.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$5	92.6%	
Cash & balances due	\$5	\$14	216.1%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$127	\$159	25.0%	
Deposits	\$107	\$142	32.0%	
Total other borrowings	\$20	\$17	-12.8%	
FHLB advances	\$20	\$12	-38.5%	
<b>Equity</b>				
Equity capital at quarter end	\$12	\$19	60.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$7	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.6%	10.4%	--	
Tier 1 risk based capital ratio	10.7%	14.6%	--	
Total risk based capital ratio	12.0%	15.8%	--	
Return on equity <sup>1</sup>	-7.4%	11.1%	--	
Return on assets <sup>1</sup>	-0.6%	1.1%	--	
Net interest margin <sup>1</sup>	3.0%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	1740.0%	578.3%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	0.6%	1.8%	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%	1.3%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.1%	0.2%	0.0%	0.0%