

UNITED BANCORPORATION OF ALABAMA, INC.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 1083895	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$549	\$456	-16.9%	
Loans	\$280	\$283	1.2%	
Construction & development	\$53	\$49	-6.3%	
Closed-end 1-4 family residential	\$40	\$39	-2.6%	
Home equity	\$12	\$17	33.7%	
Credit card	\$2	\$2	7.1%	
Other consumer	\$14	\$12	-9.1%	
Commercial & Industrial	\$57	\$52	-9.5%	
Commercial real estate	\$48	\$61	26.5%	
Unused commitments	\$39	\$32	-16.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$13	\$0	-100.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$83	\$84	1.6%	
Cash & balances due	\$127	\$55	-56.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$498	\$410	-17.8%	
Deposits	\$492	\$405	-17.7%	
Total other borrowings	\$4	\$2	-47.8%	
FHLB advances	\$2	\$1	-10.2%	
Equity				
Equity capital at quarter end	\$51	\$47	-7.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.3%	8.7%	--	
Tier 1 risk based capital ratio	14.8%	12.9%	--	
Total risk based capital ratio	15.9%	14.2%	--	
Return on equity ¹	0.4%	-20.8%	--	
Return on assets ¹	0.0%	-2.2%	--	
Net interest margin ¹	2.9%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	24.4%	39.1%	--	
Loss provision to net charge-offs (qtr)	219.5%	214.3%	--	
Net charge-offs to average loans and leases ¹	0.5%	2.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	15.0%	20.3%	0.1%	2.9%
Closed-end 1-4 family residential	3.9%	2.4%	0.1%	0.0%
Home equity	0.0%	1.0%	0.0%	0.1%
Credit card	1.9%	2.3%	1.4%	0.9%
Other consumer	0.3%	0.7%	0.3%	0.1%
Commercial & Industrial	1.6%	8.4%	0.1%	0.6%
Commercial real estate	6.2%	4.7%	0.2%	0.0%
Total loans	5.3%	6.7%	0.1%	0.6%