

UNITED FINANCIAL BANKING COMPANIES, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1075788	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$240	\$265	10.5%	
Loans	\$193	\$197	1.9%	
Construction & development	\$33	\$22	-34.3%	
Closed-end 1-4 family residential	\$35	\$29	-16.1%	
Home equity	\$8	\$8	4.1%	
Credit card	\$0	\$0		
Other consumer	\$3	\$2	-19.6%	
Commercial & Industrial	\$16	\$18	14.2%	
Commercial real estate	\$99	\$111	12.7%	
Unused commitments	\$40	\$38	-6.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-7.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$33	\$26	-22.8%	
Cash & balances due	\$7	\$6	-19.0%	
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	\$218	\$238	9.3%	
Deposits	\$217	\$236	9.0%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$22	\$27	21.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	9.5%	--	
Tier 1 risk based capital ratio	10.2%	12.1%	--	
Total risk based capital ratio	11.4%	13.3%	--	
Return on equity ¹	4.3%	5.1%	--	
Return on assets ¹	0.4%	0.5%	--	
Net interest margin ¹	4.2%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	653.0%	1365.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	53.8%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.7%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	2.6%	0.0%	0.0%	1.1%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.2%	0.1%	0.0%	0.1%