

UNITED LABOR BANK FSB

	CPP Disbursement Date 01/23/2009	Cert 33114	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$247	\$272	10.0%	
Loans	\$147	\$157	6.5%	
<i>Construction & development</i>	\$1	\$0	-98.7%	
<i>Closed-end 1-4 family residential</i>	\$2	\$3	66.7%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0	-100.0%	
<i>Other consumer</i>	\$0	\$0	27.0%	
<i>Commercial & Industrial</i>	\$17	\$34	93.9%	
<i>Commercial real estate</i>	\$61	\$46	-23.6%	
Unused commitments	\$6	\$4	-41.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$44	\$34	-21.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$8	\$31	287.3%	
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	\$230	\$252	9.5%	
Deposits	\$225	\$247	9.7%	
Total other borrowings	\$3	\$3	0.0%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$17	\$20	16.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	6.9%	7.1%	--	
Tier 1 risk based capital ratio	10.3%	11.4%	--	
Total risk based capital ratio	11.3%	12.6%	--	
Return on equity ¹	10.1%	8.9%	--	
Return on assets ¹	0.7%	0.7%	--	
Net interest margin ¹	4.6%	4.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	97.8%	47.9%	--	
Loss provision to net charge-offs (qtr)	151.5%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.7%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	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%	53.1%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	9.1%	5.6%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.6%	0.0%	0.0%
<i>Total loans</i>	1.1%	3.0%	0.2%	0.0%