

UNITY BANCSHARES, L.L.C.

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 2630746	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$338	\$330	-2.3%	
Loans	\$262	\$244	-6.9%	
Construction & development	\$50	\$46	-8.1%	
Closed-end 1-4 family residential	\$35	\$32	-9.6%	
Home equity	\$7	\$6	-1.8%	
Credit card	\$0	\$0		
Other consumer	\$5	\$4	-16.1%	
Commercial & Industrial	\$15	\$12	-22.6%	
Commercial real estate	\$140	\$129	-8.0%	
Unused commitments	\$29	\$28	-1.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-1.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$55	\$48	-14.0%	
Cash & balances due	\$6	\$8	25.1%	
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	\$305	\$301	-1.4%	
Deposits	\$287	\$285	-0.4%	
Total other borrowings	\$18	\$15	-16.9%	
FHLB advances	\$15	\$15	0.0%	
Equity				
Equity capital at quarter end	\$32	\$29	-10.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	9.5%	8.6%	--	
Tier 1 risk based capital ratio	11.6%	11.2%	--	
Total risk based capital ratio	12.4%	12.5%	--	
Return on equity ¹	2.1%	-14.1%	--	
Return on assets ¹	0.2%	-1.2%	--	
Net interest margin ¹	3.3%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	16.1%	52.6%	--	
Loss provision to net charge-offs (qtr)	23.9%	72.2%	--	
Net charge-offs to average loans and leases ¹	2.6%	3.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	12.4%	10.9%	0.0%	0.0%
Closed-end 1-4 family residential	1.0%	13.5%	0.6%	5.8%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.9%	1.4%	0.3%	0.3%
Commercial & Industrial	2.2%	5.9%	2.6%	0.4%
Commercial real estate	4.9%	1.3%	0.7%	0.2%
Total loans	5.3%	4.8%	0.7%	0.9%