

**ONEFINANCIAL CORPORATION**

	CPP Disbursement Date 06/05/2009	RSSD (Holding Company) 2571269	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$438	\$440	0.4%	
Loans	\$348	\$294	-15.5%	
Construction & development	\$40	\$33	-16.9%	
Closed-end 1-4 family residential	\$108	\$93	-13.3%	
Home equity	\$9	\$7	-26.4%	
Credit card	\$1	\$1	4.1%	
Other consumer	\$6	\$5	-17.6%	
Commercial & Industrial	\$78	\$64	-17.9%	
Commercial real estate	\$74	\$63	-15.7%	
Unused commitments	\$25	\$32	28.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$50	\$115	131.4%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$20	\$14	-27.9%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$21	\$12	-40.5%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$401	\$417	4.1%	
Deposits	\$364	\$377	3.6%	
Total other borrowings	\$35	\$36	2.6%	
FHLB advances	\$35	\$28	-19.1%	
<b>Equity</b>				
Equity capital at quarter end	\$38	\$23	-39.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.6%	5.2%	--	
Tier 1 risk based capital ratio	11.2%	7.4%	--	
Total risk based capital ratio	12.5%	8.6%	--	
Return on equity <sup>1</sup>	0.4%	-66.8%	--	
Return on assets <sup>1</sup>	0.0%	-3.7%	--	
Net interest margin <sup>1</sup>	4.0%	4.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	33.3%	45.4%	--	
Loss provision to net charge-offs (qtr)	53.8%	126.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.9%	3.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	8.9%	8.2%	0.0%	1.0%
Closed-end 1-4 family residential	4.0%	6.5%	0.1%	0.3%
Home equity	5.9%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	1.0%
Other consumer	8.5%	15.3%	3.3%	1.0%
Commercial & Industrial	9.6%	4.7%	1.2%	2.3%
Commercial real estate	1.3%	4.2%	0.0%	0.1%
Total loans	5.1%	5.3%	0.5%	0.8%