

UNION SAVINGS BANK

	CPP Disbursement Date 12/29/2009	Cert 32329	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$66	\$61	-7.5%		
Loans	\$35	\$38	6.9%		
<i>Construction & development</i>	\$2	\$3	62.8%		
<i>Closed-end 1-4 family residential</i>	\$10	\$12	15.9%		
<i>Home equity</i>	\$0	\$0			
<i>Credit card</i>	\$0	\$0			
<i>Other consumer</i>	\$1	\$1	-3.5%		
<i>Commercial & Industrial</i>	\$1	\$1	-6.0%		
<i>Commercial real estate</i>	\$18	\$17	-0.4%		
Unused commitments	\$2	\$5	114.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$11	\$9	-23.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$9	\$9	-4.4%		
Cash & balances due	\$8	\$4	-46.3%		
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	\$59	\$54	-7.6%		
Deposits	\$57	\$53	-7.8%		
Total other borrowings	\$1	\$1	-1.0%		
FHLB advances	\$1	\$1	-1.0%		
Equity					
Equity capital at quarter end	\$8	\$7	-6.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.6%	11.3%	--		
Tier 1 risk based capital ratio	19.5%	18.6%	--		
Total risk based capital ratio	20.7%	19.8%	--		
Return on equity ¹	7.0%	4.3%	--		
Return on assets ¹	0.8%	0.5%	--		
Net interest margin ¹	3.8%	4.0%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	880.8%	906.7%	--		
Loss provision to net charge-offs (qtr)	5466.7%	-25.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2011	2012	2011	2012	
<i>Construction & development</i>	1.8%	1.0%	-0.1%	0.1%	--
<i>Closed-end 1-4 family residential</i>	0.4%	0.3%	0.0%	0.2%	--
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.3%	--
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Total loans</i>	0.2%	0.2%	0.0%	0.1%	--