

**UNITED BANCORPORATION OF ALABAMA, INC.**

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 1083895	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>	\$446	\$467	4.5%	
Loans	\$263	\$265	0.6%	
Construction & development	\$37	\$30	-19.1%	
Closed-end 1-4 family residential	\$43	\$48	11.0%	
Home equity	\$11	\$10	-13.9%	
Credit card	\$2	\$2	0.5%	
Other consumer	\$9	\$9	2.0%	
Commercial & Industrial	\$27	\$24	-8.9%	
Commercial real estate	\$76	\$76	-0.1%	
Unused commitments	\$31	\$37	20.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$0	-100.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$86	\$97	12.7%	
Cash & balances due	\$56	\$71	26.7%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$399	\$418	4.8%	
Deposits	\$396	\$415	5.0%	
Total other borrowings	\$2	\$1	-54.6%	
FHLB advances	\$1	\$1	-14.2%	
<b>Equity</b>				
Equity capital at quarter end	\$47	\$48	2.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.5%	9.3%	--	
Tier 1 risk based capital ratio	14.2%	14.7%	--	
Total risk based capital ratio	15.4%	16.0%	--	
Return on equity <sup>1</sup>	3.3%	2.4%	--	
Return on assets <sup>1</sup>	0.4%	0.2%	--	
Net interest margin <sup>1</sup>	3.9%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	35.8%	44.9%	--	
Loss provision to net charge-offs (qtr)	45.6%	128.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	2.1%	1.1%	--	
<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	20.5%	18.2%	1.4%	0.5%
Closed-end 1-4 family residential	1.0%	0.3%	0.1%	0.0%
Home equity	0.0%	0.7%	1.3%	1.7%
Credit card	0.1%	0.0%	0.3%	1.0%
Other consumer	0.1%	0.1%	0.2%	0.1%
Commercial & Industrial	3.0%	2.8%	0.5%	0.2%
Commercial real estate	3.5%	3.8%	0.7%	0.5%
Total loans	5.2%	3.8%	0.5%	0.3%