

UNIVERSITY FINANCIAL CORP, INC. DBA SUNRISE COMMUNITY BANKS

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 1139103	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$260	\$259	-0.2%	
Loans	\$208	\$192	-8.0%	
Construction & development	\$0	\$3	574.6%	
Closed-end 1-4 family residential	\$11	\$15	32.1%	
Home equity	\$10	\$8	-17.3%	
Credit card	\$0	\$0		
Other consumer	\$1	\$0	-67.0%	
Commercial & Industrial	\$53	\$49	-7.5%	
Commercial real estate	\$109	\$95	-12.8%	
Unused commitments	\$39	\$48	21.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$17	\$11	-35.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$11	\$16	46.4%	
Cash & balances due	\$12	\$30	152.9%	
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	\$232	\$230	-0.7%	
Deposits	\$210	\$217	3.0%	
Total other borrowings	\$21	\$13	-38.5%	
FHLB advances	\$19	\$8	-57.9%	
Equity				
Equity capital at quarter end	\$28	\$29	3.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.5%	11.3%	--	
Tier 1 risk based capital ratio	14.3%	16.4%	--	
Total risk based capital ratio	15.6%	17.7%	--	
Return on equity ¹	7.3%	29.1%	--	
Return on assets ¹	0.8%	3.3%	--	
Net interest margin ¹	5.1%	5.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	30.1%	116.7%	--	
Loss provision to net charge-offs (qtr)	84.1%	11.2%	--	
Net charge-offs to average loans and leases ¹	2.1%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	5.1%	0.2%	0.0%	0.0%
Home equity	0.2%	0.4%	2.9%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.1%	0.2%
Commercial & Industrial	10.4%	4.5%	0.5%	0.3%
Commercial real estate	3.8%	0.4%	0.5%	0.0%
Total loans	4.9%	1.4%	0.5%	0.1%