

**FIRST UNITED CORPORATION**

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 1132672	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2013</b> \$ millions	<b>2014</b> \$ millions	<b>%chg from prev</b>	
<b>Assets</b>	\$1,327	\$1,324	-0.2%	
Loans	\$810	\$840	3.7%	
Construction & development	\$107	\$99	-7.4%	
Closed-end 1-4 family residential	\$274	\$291	6.2%	
Home equity	\$76	\$76	-0.3%	
Credit card	\$0	\$0		
Other consumer	\$11	\$10	-2.7%	
Commercial & Industrial	\$54	\$88	64.2%	
Commercial real estate	\$240	\$227	-5.2%	
Unused commitments	\$98	\$103	5.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$158	\$149	-5.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$183	\$182	-0.4%	
Cash & balances due	\$41	\$35	-14.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$2	\$1	-45.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$2	\$2	-21.2%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,175	\$1,174	-0.1%	
Deposits	\$983	\$983	0.0%	
Total other borrowings	\$180	\$176	-2.2%	
FHLB advances	\$136	\$136	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$152	\$150	-1.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	12.0%	11.4%	--	
Tier 1 risk based capital ratio	14.9%	14.4%	--	
Total risk based capital ratio	16.2%	15.6%	--	
Return on equity <sup>1</sup>	1.7%	-0.4%	--	
Return on assets <sup>1</sup>	0.2%	0.0%	--	
Net interest margin <sup>1</sup>	3.2%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	73.0%	99.9%	--	
Loss provision to net charge-offs (qtr)	25.8%	99.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.0%	0.4%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2013</b>	<b>2014</b>	<b>2013</b>	<b>2014</b>
Construction & development	5.5%	3.6%	1.7%	0.3%
Closed-end 1-4 family residential	1.6%	0.7%	0.0%	0.0%
Home equity	0.6%	0.5%	0.1%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.1%	0.4%	0.5%
Commercial & Industrial	0.6%	0.2%	0.0%	0.1%
Commercial real estate	1.9%	1.5%	0.0%	0.2%
Total loans	2.3%	1.4%	0.3%	0.1%