

**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>2013</b> \$ millions	<b>2014</b> \$ millions	%chg from prev	
<b>Assets</b>	\$379	\$343	-9.3%	
Loans	\$224	\$228	1.6%	
Construction & development	\$28	\$18	-35.2%	
Closed-end 1-4 family residential	\$76	\$88	16.9%	
Home equity	\$7	\$7	-8.8%	
Credit card	\$1	\$1	-40.4%	
Other consumer	\$2	\$2	-29.9%	
Commercial & Industrial	\$39	\$36	-9.7%	
Commercial real estate	\$46	\$48	4.8%	
Unused commitments	\$24	\$27	12.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$53	\$45	-15.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$22	\$30	38.1%	
Cash & balances due	\$62	\$25	-59.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$2	\$0	-100.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$3	\$0	-100.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$364	\$328	-9.9%	
Deposits	\$333	\$296	-11.1%	
Total other borrowings	\$28	\$30	6.3%	
FHLB advances	\$28	\$28	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$15	\$16	5.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	3.9%	4.4%	--	
Tier 1 risk based capital ratio	6.5%	6.8%	--	
Total risk based capital ratio	7.8%	8.0%	--	
Return on equity <sup>1</sup>	-43.3%	-22.2%	--	
Return on assets <sup>1</sup>	-1.7%	-1.0%	--	
Net interest margin <sup>1</sup>	2.4%	2.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	45.8%	114.1%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	0.7%	--	
<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	4.4%	4.2%	0.5%	0.0%
Closed-end 1-4 family residential	8.3%	2.1%	0.6%	0.1%
Home equity	0.3%	0.5%	0.8%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	18.9%	9.4%	2.3%	0.8%
Commercial & Industrial	12.1%	1.6%	2.2%	1.0%
Commercial real estate	8.4%	3.2%	0.6%	0.0%
Total loans	7.7%	2.2%	0.9%	0.2%