

**ONEUNITED BANK**

	CPP Disbursement Date 12/19/2008	Cert 23966	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>	\$616	\$614	-0.3%	
Loans	\$369	\$345	-6.6%	
Construction & development	\$3	\$3	0.0%	
Closed-end 1-4 family residential	\$40	\$37	-6.4%	
Home equity	\$0	\$0		
Credit card	\$0	\$1	149.1%	
Other consumer	\$0	\$0	11.8%	
Commercial & Industrial	\$0	\$0	-27.2%	
Commercial real estate	\$18	\$15	-17.1%	
Unused commitments	\$2	\$2	15.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$67	\$66	-1.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$129	\$105	-18.8%	
Cash & balances due	\$14	\$65	350.6%	
<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>	\$575	\$566	-1.5%	
Deposits	\$351	\$348	-1.0%	
Total other borrowings	\$221	\$216	-2.3%	
FHLB advances	\$221	\$216	-2.3%	
<b>Equity</b>				
Equity capital at quarter end	\$41	\$48	16.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	5.9%	5.8%	--	
Tier 1 risk based capital ratio	10.0%	11.4%	--	
Total risk based capital ratio	11.8%	12.7%	--	
Return on equity <sup>1</sup>	-2.4%	0.9%	--	
Return on assets <sup>1</sup>	-0.2%	0.1%	--	
Net interest margin <sup>1</sup>	2.4%	2.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	27.5%	29.9%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.1%	--	
<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	100.0%	100.0%	0.0%	0.0%
Closed-end 1-4 family residential	4.4%	0.3%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	2.5%	0.0%	9.3%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	36.0%	33.2%	0.0%	0.0%
Total loans	3.5%	2.8%	0.0%	0.0%