

UNITED BANCORPORATION OF ALABAMA, INC.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 1083895	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$486	\$489	0.5%	
Loans	\$253	\$261	3.4%	
Construction & development	\$23	\$20	-14.8%	
Closed-end 1-4 family residential	\$48	\$58	20.9%	
Home equity	\$6	\$4	-28.9%	
Credit card	\$2	\$2	8.7%	
Other consumer	\$9	\$9	-6.0%	
Commercial & Industrial	\$24	\$19	-18.9%	
Commercial real estate	\$75	\$77	3.2%	
Unused commitments	\$41	\$41	0.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$16	130.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$111	\$119	7.1%	
Cash & balances due	\$63	\$51	-19.7%	
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	\$439	\$439	0.0%	
Deposits	\$436	\$436	-0.1%	
Total other borrowings	\$1	\$1	-19.1%	
FHLB advances	\$1	\$1	-19.1%	
Equity				
Equity capital at quarter end	\$47	\$50	5.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	9.5%	--	
Tier 1 risk based capital ratio	15.3%	15.8%	--	
Total risk based capital ratio	16.5%	17.0%	--	
Return on equity ¹	6.4%	5.6%	--	
Return on assets ¹	0.6%	0.6%	--	
Net interest margin ¹	3.5%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	97.0%	198.1%	--	
Loss provision to net charge-offs (qtr)	9.2%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.8%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	4.4%	2.1%	0.0%	0.0%
Closed-end 1-4 family residential	0.6%	0.3%	0.1%	0.1%
Home equity	0.5%	0.0%	0.0%	0.0%
Credit card	0.2%	1.2%	0.0%	0.0%
Other consumer	0.3%	0.6%	0.3%	0.3%
Commercial & Industrial	3.0%	0.5%	0.0%	0.3%
Commercial real estate	1.6%	0.6%	0.7%	0.1%
Total loans	1.5%	0.7%	0.2%	0.1%