

**UBT BANCSHARES, INC.**

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3219577	Number of Insured Depository Institutions 1		
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev		
<b>Assets</b>	\$466	\$498	6.8%		
Loans	\$315	\$327	3.6%		
Construction & development	\$29	\$19	-34.4%		
Closed-end 1-4 family residential	\$45	\$45	0.9%		
Home equity	\$0	\$0	-7.7%		
Credit card	\$0	\$0			
Other consumer	\$10	\$10	0.8%		
Commercial & Industrial	\$40	\$46	15.2%		
Commercial real estate	\$67	\$66	-2.3%		
Unused commitments	\$43	\$36	-15.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$6	\$5	-16.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$101	\$100	-0.9%		
Cash & balances due	\$11	\$11	0.2%		
<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>	\$412	\$442	7.3%		
Deposits	\$368	\$390	5.8%		
Total other borrowings	\$41	\$50	21.4%		
FHLB advances	\$12	\$15	25.8%		
<b>Equity</b>					
Equity capital at quarter end	\$54	\$55	3.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$0	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	9.6%	9.6%	--		
Tier 1 risk based capital ratio	13.4%	13.3%	--		
Total risk based capital ratio	14.6%	14.6%	--		
Return on equity <sup>1</sup>	8.2%	7.6%	--		
Return on assets <sup>1</sup>	0.9%	0.9%	--		
Net interest margin <sup>1</sup>	3.5%	3.3%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	59.6%	299.7%	--		
Loss provision to net charge-offs (qtr)	0.0%	1.9%	--		
Net charge-offs to average loans and leases <sup>1</sup>	-0.2%	-2.3%	--		
<sup>1</sup> Quarterly, annualized.					
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>		
	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>	
Construction & development	22.3%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.1%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	3.1%	0.0%	0.1%	0.1%	--
Commercial real estate	3.4%	3.5%	0.0%	0.0%	--
Total loans	3.2%	0.7%	0.0%	0.0%	--