

UNITED FINANCIAL BANKING COMPANIES, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1075788	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$265	\$275	3.9%	
Loans	\$197	\$205	4.2%	
Construction & development	\$22	\$23	4.8%	
Closed-end 1-4 family residential	\$29	\$33	12.9%	
Home equity	\$8	\$8	1.1%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	-17.8%	
Commercial & Industrial	\$18	\$19	8.3%	
Commercial real estate	\$111	\$113	1.3%	
Unused commitments	\$38	\$37	-2.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-9.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$26	\$21	-19.2%	
Cash & balances due	\$6	\$40	587.2%	
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	\$238	\$247	3.8%	
Deposits	\$236	\$246	4.1%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$27	\$28	4.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.5%	9.4%	--	
Tier 1 risk based capital ratio	12.1%	12.4%	--	
Total risk based capital ratio	13.3%	13.7%	--	
Return on equity ¹	5.1%	9.5%	--	
Return on assets ¹	0.5%	1.0%	--	
Net interest margin ¹	4.1%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	1365.0%	195.4%	--	
Loss provision to net charge-offs (qtr)	53.8%	333.3%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.7%	2.2%	0.0%	0.0%
Home equity	0.0%	1.8%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.2%
Commercial & Industrial	0.0%	3.4%	1.1%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.1%	0.8%	0.1%	0.0%