

UNITED BANK CORPORATION

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 1082777	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$1,049	\$1,047	-0.2%	
Loans	\$602	\$529	-12.1%	
Construction & development	\$104	\$80	-23.1%	
Closed-end 1-4 family residential	\$179	\$158	-11.7%	
Home equity	\$34	\$32	-6.7%	
Credit card	\$0	\$0		
Other consumer	\$23	\$14	-40.2%	
Commercial & Industrial	\$36	\$28	-23.0%	
Commercial real estate	\$195	\$181	-7.2%	
Unused commitments	\$58	\$55	-5.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$67	\$195	189.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$151	\$104	-31.3%	
Cash & balances due	\$124	\$122	-2.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$19	\$10	-45.6%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$20	\$11	-44.5%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$952	\$944	-0.8%	
Deposits	\$933	\$939	0.7%	
Total other borrowings	\$16	\$0	-100.0%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$98	\$103	5.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	8.9%	--	
Tier 1 risk based capital ratio	16.2%	17.8%	--	
Total risk based capital ratio	17.5%	19.0%	--	
Return on equity ¹	22.1%	4.4%	--	
Return on assets ¹	2.2%	0.4%	--	
Net interest margin ¹	3.7%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	52.7%	49.6%	--	
Loss provision to net charge-offs (qtr)	249.2%	80.1%	--	
Net charge-offs to average loans and leases ¹	2.7%	3.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	14.9%	24.4%	0.9%	1.0%
Closed-end 1-4 family residential	5.2%	5.6%	1.1%	1.1%
Home equity	0.6%	0.6%	0.1%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.7%	1.2%	0.7%	0.6%
Commercial & Industrial	2.4%	1.5%	0.7%	0.7%
Commercial real estate	5.0%	2.5%	0.5%	0.6%
Total loans	6.4%	6.5%	0.7%	0.8%