

UNION SAVINGS BANK

	CPP Disbursement Date 12/29/2009	Cert 32329	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$70	\$75	7.6%	
Loans	\$47	\$41	-11.7%	
<i>Construction & development</i>	\$6	\$6	-5.7%	
<i>Closed-end 1-4 family residential</i>	\$13	\$12	-1.2%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$2	2.0%	
<i>Commercial & Industrial</i>	\$3	\$1	-59.0%	
<i>Commercial real estate</i>	\$21	\$18	-13.9%	
Unused commitments	\$6	\$3	-52.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$10	\$12	18.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$6	\$8	35.1%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$64	\$67	4.7%	
Deposits	\$59	\$65	8.6%	
Total other borrowings	\$4	\$2	-45.5%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$5	\$8	41.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.9%	10.4%	--	
Tier 1 risk based capital ratio	11.3%	17.6%	--	
Total risk based capital ratio	12.6%	18.9%	--	
Return on equity ¹	-0.6%	-0.6%	--	
Return on assets ¹	0.0%	-0.1%	--	
Net interest margin ¹	4.3%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	340.1%	29.6%	--	
Loss provision to net charge-offs (qtr)	12650.0%	64.6%	--	
Net charge-offs to average loans and leases ¹	0.0%	2.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	4.8%	11.9%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.2%	0.1%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	8.8%	0.0%	1.5%
<i>Total loans</i>	0.6%	5.5%	0.0%	0.7%