

UNIVERSAL BANCORP

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 1097511	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$441	\$447	1.5%	
Loans	\$338	\$324	-4.3%	
<i>Construction & development</i>	\$72	\$47	-33.9%	
<i>Closed-end 1-4 family residential</i>	\$78	\$77	-1.4%	
<i>Home equity</i>	\$4	\$4	2.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$8	\$7	-15.7%	
<i>Commercial & Industrial</i>	\$37	\$41	9.6%	
<i>Commercial real estate</i>	\$105	\$112	7.1%	
Unused commitments	\$36	\$21	-41.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$41	\$38	-7.6%	
Asset-backed securities	\$0	\$0	-33.3%	
Other securities	\$23	\$36	54.7%	
Cash & balances due	\$17	\$22	29.9%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$8		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$8		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$396	\$404	1.9%	
Deposits	\$344	\$353	2.8%	
Total other borrowings	\$52	\$49	-4.6%	
FHLB advances	\$52	\$49	-4.6%	
Equity				
Equity capital at quarter end	\$44	\$44	-1.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.9%	9.2%	--	
Tier 1 risk based capital ratio	12.1%	12.2%	--	
Total risk based capital ratio	13.3%	13.4%	--	
Return on equity ¹	4.9%	1.3%	--	
Return on assets ¹	0.5%	0.1%	--	
Net interest margin ¹	3.9%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	37.5%	50.2%	--	
Loss provision to net charge-offs (qtr)	147.1%	35.8%	--	
Net charge-offs to average loans and leases ¹	0.2%	1.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	7.4%	12.2%	0.0%	1.8%
<i>Closed-end 1-4 family residential</i>	0.9%	3.1%	0.2%	0.0%
<i>Home equity</i>	0.1%	0.4%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.2%	0.0%	0.7%
<i>Commercial & Industrial</i>	5.0%	7.2%	0.0%	0.8%
<i>Commercial real estate</i>	3.0%	3.3%	0.0%	0.0%
<i>Total loans</i>	3.3%	4.6%	0.1%	0.4%