

UNIVERSITY FINANCIAL CORP, INC. DBA SUNRISE COMMUNITY BANKS

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 1139103	Number of Insured Depository Institutions 3	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$518	\$578	11.6%	
Loans	\$403	\$436	8.2%	
<i>Construction & development</i>	\$9	\$11	11.3%	
<i>Closed-end 1-4 family residential</i>	\$39	\$48	22.4%	
<i>Home equity</i>	\$22	\$20	-8.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$2	-24.1%	
<i>Commercial & Industrial</i>	\$96	\$90	-6.2%	
<i>Commercial real estate</i>	\$205	\$232	13.4%	
Unused commitments	\$84	\$70	-16.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$19	\$14	-24.4%	
Asset-backed securities	\$0	\$0	-100.0%	
Other securities	\$44	\$25	-41.7%	
Cash & balances due	\$19	\$64	233.7%	
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	\$464	\$516	11.2%	
Deposits	\$406	\$477	17.4%	
Total other borrowings	\$56	\$37	-33.4%	
FHLB advances	\$38	\$30	-22.7%	
Equity				
Equity capital at quarter end	\$54	\$62	15.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$10	NA	
Performance Ratios				
Tier 1 leverage ratio	10.3%	11.4%	--	
Tier 1 risk based capital ratio	12.5%	13.8%	--	
Total risk based capital ratio	13.7%	15.0%	--	
Return on equity ¹	1.9%	1.9%	--	
Return on assets ¹	0.2%	0.2%	--	
Net interest margin ¹	4.7%	5.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	58.7%	32.2%	--	
Loss provision to net charge-offs (qtr)	41.2%	197.2%	--	
Net charge-offs to average loans and leases ¹	2.1%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	5.4%	11.6%	2.1%	0.0%
<i>Closed-end 1-4 family residential</i>	2.0%	3.4%	0.8%	0.0%
<i>Home equity</i>	1.7%	0.1%	0.0%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.3%	0.1%
<i>Commercial & Industrial</i>	4.7%	5.1%	1.1%	0.6%
<i>Commercial real estate</i>	1.5%	4.1%	0.2%	0.1%
<i>Total loans</i>	2.4%	4.0%	0.5%	0.2%