

**ONEFINANCIAL CORPORATION**

|   | CPP Disbursement Date<br>06/05/2009 | RSSD (Holding Company)<br>2571269 | Number of Insured<br>Depository Institutions<br>1 |             |
|---|-------------------------------------|-----------------------------------|---|-------------|
| <b>Selected balance and off-balance sheet items</b>   | <b>2009</b><br>\$ millions          | <b>2010</b><br>\$ millions        | %chg from prev                                    |             |
| <b>Assets</b>   | \$413                               | \$442                             | 7.1%  |             |
| Loans   | \$369                               | \$378                             | 2.4%  |             |
| Construction & development  | \$50                                | \$48                              | -4.7%   |             |
| Closed-end 1-4 family residential   | \$93                                | \$109                             | 17.6%   |             |
| Home equity   | \$9                                 | \$9                               | -0.8%   |             |
| Credit card   | \$2                                 | \$2                               | -2.7%   |             |
| Other consumer  | \$10                                | \$9                               | -5.3%   |             |
| Commercial & Industrial   | \$99                                | \$91                              | -7.8%   |             |
| Commercial real estate  | \$78                                | \$79                              | 0.8%  |             |
| Unused commitments  | \$30                                | \$30                              | 0.2%  |             |
| Securitization outstanding principal  | \$0                                 | \$0                               |   |             |
| Mortgage-backed securities (GSE and private issue)  | \$0                                 | \$0                               |   |             |
| Asset-backed securities   | \$0                                 | \$0                               |   |             |
| Other securities  | \$0                                 | \$0                               |   |             |
| Cash & balances due   | \$7                                 | \$31                              | 341.3%  |             |
| <b>Residential mortgage originations</b>  |                                     |                                   |   |             |
| Closed-end mortgage originated for sale (quarter)   | \$15                                | \$20                              | 27.1%   |             |
| Open-end HELOC originated for sale (quarter)  | \$0                                 | \$0                               |   |             |
| Closed-end mortgage originations sold (quarter)   | \$16                                | \$23                              | 41.3%   |             |
| Open-end HELOC originations sold (quarter)  | \$0                                 | \$0                               |   |             |
| <b>Liabilities</b>  | \$370                               | \$405                             | 9.4%  |             |
| Deposits  | \$323                               | \$373                             | 15.7%   |             |
| Total other borrowings  | \$46                                | \$30                              | -35.3%  |             |
| FHLB advances   | \$44                                | \$30                              | -32.4%  |             |
| <b>Equity</b>   |                                     |                                   |   |             |
| Equity capital at quarter end   | \$43                                | \$37                              | -12.2%  |             |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$10                                | \$0                               | NA  |             |
| <b>Performance Ratios</b>   |                                     |                                   |   |             |
| Tier 1 leverage ratio   | 10.3%                               | 8.3%                              | --  |             |
| Tier 1 risk based capital ratio   | 11.8%                               | 10.4%                             | --  |             |
| Total risk based capital ratio  | 12.9%                               | 11.7%                             | --  |             |
| Return on equity <sup>1</sup>   | 4.2%                                | -54.7%                            | --  |             |
| Return on assets <sup>1</sup>   | 0.4%                                | -5.0%                             | --  |             |
| Net interest margin <sup>1</sup>  | 4.2%                                | 3.7%                              | --  |             |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)                                 | 32.1%                               | 52.1%                             | --  |             |
| Loss provision to net charge-offs (qtr)   | 114.2%                              | 198.8%                            | --  |             |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 0.2%                                | 3.2%                              | --  |             |
| <sup>1</sup> Quarterly, annualized.   |                                     |                                   |   |             |
|   | <b>Noncurrent Loans</b>             |                                   | <b>Gross Charge-Offs</b>                          |             |
| <b>Asset Quality (% of Total Loan Type)</b>   | <b>2009</b>                         | <b>2010</b>                       | <b>2009</b>                                       | <b>2010</b> |
| Construction & development  | 18.6%                               | 17.0%                             | 0.3%  | 0.1%        |
| Closed-end 1-4 family residential   | 1.0%                                | 3.6%                              | 0.0%  | 0.1%        |
| Home equity   | 1.0%                                | 0.6%                              | 0.0%  | 0.0%        |
| Credit card   | 0.6%                                | 0.0%                              | 0.1%  | 0.5%        |
| Other consumer  | 1.0%                                | 1.2%                              | 0.0%  | 0.5%        |
| Commercial & Industrial   | 1.2%                                | 0.2%                              | 0.0%  | 2.9%        |
| Commercial real estate  | 0.1%                                | 1.5%                              | 0.0%  | 0.0%        |
| Total loans   | 3.3%                                | 3.8%                              | 0.1%  | 0.8%        |