

UNITED LABOR BANK FSB

	CPP Disbursement Date 01/23/2009	Cert 33114	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$272	\$256	-5.6%	
Loans	\$157	\$141	-9.9%	
Construction & development	\$0	\$0	-15.8%	
Closed-end 1-4 family residential	\$3	\$4	39.2%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-66.0%	
Commercial & Industrial	\$34	\$27	-19.8%	
Commercial real estate	\$46	\$46	-1.2%	
Unused commitments	\$4	\$2	-55.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$34	\$14	-58.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$31	\$67	117.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$252	\$234	-6.8%	
Deposits	\$247	\$230	-6.9%	
Total other borrowings	\$3	\$3	0.0%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$20	\$22	10.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.1%	8.4%	--	
Tier 1 risk based capital ratio	11.4%	14.2%	--	
Total risk based capital ratio	12.6%	15.5%	--	
Return on equity ¹	8.9%	6.9%	--	
Return on assets ¹	0.7%	0.6%	--	
Net interest margin ¹	4.6%	4.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	47.9%	176.3%	--	
Loss provision to net charge-offs (qtr)	0.0%	-2000.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	5.6%	2.9%	0.0%	0.0%
Commercial real estate	0.6%	0.0%	0.0%	0.0%
Total loans	3.0%	0.9%	0.0%	0.0%